

10/19/66 U.S. PTO

Practitioner's Docket No. ABC0105

PATENT

A
JC617 U.S. PTO
09/420885

10/19/99
Barcode

Preliminary Classification:

Proposed Class:

Subclass:

NOTE: "All applicants are requested to include a preliminary classification on newly filed patent applications. The preliminary classification, preferably class and subclass designations, should be identified in the upper right-hand corner of the letter of transmittal accompanying the application papers, for example 'Proposed Class 2, subclass 129.'" M.P.E.P. § 601, 7th ed.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Box Patent Application
Assistant Commissioner for Patents
Washington, D.C. 20231

NEW APPLICATION TRANSMITTAL

Transmitted herewith for filing is the patent application of
Inventor(s):

WARNING: 37 C.F.R. § 1.41(a)(1) points out:

"(a) A patent is applied for in the name or names of the actual inventor or inventors.

"(1) The inventorship of a nonprovisional application is that inventorship set forth in the oath or declaration as prescribed by § 1.63, except as provided for in § 1.53(d)(4) and § 1.63(d). If an oath or declaration as prescribed by § 1.63 is not filed during the pendency of a nonprovisional application, the inventorship is that inventorship set forth in the application papers filed pursuant to § 1.53(b), unless a petition under this paragraph accompanied by the fee set forth in § 1.17(i) is filed supplying or changing the name or names of the inventor or inventors."

For (title): System and Method for Real-Time Electronic Inquiry, Delivery, and Reporting of Credit Information

CERTIFICATION UNDER 37 C.F.R. § 1.10*

(Express Mail label number is mandatory.)

(Express Mail certification is optional.)

I hereby certify that this New Application Transmittal and the documents referred to as attached therein are being deposited with the United States Postal Service on this date Oct. 19 1999, in an envelope as "Express Mail Post Office to Addressee," mailing Label Number EE436720668US, addressed to the: Assistant Commissioner for Patents, Washington, D.C. 20231.

Joan Gilsdorf

(type or print name of person mailing paper)

Joan Gilsdorf

Signature of person mailing paper

WARNING: Certificate of mailing (first class) or facsimile transmission procedures of 37 C.F.R. § 1.8 cannot be used to obtain a date of mailing or transmission for this correspondence.

***WARNING:** Each paper or fee filed by "Express Mail" **must** have the number of the "Express Mail" mailing label placed thereon prior to mailing. 37 C.F.R. § 1.10(b).

"Since the filing of correspondence under § 1.10 without the Express Mail mailing label thereon is an oversight that can be avoided by the exercise of reasonable care, requests for waiver of this requirement will **not** be granted on petition." Notice of Oct. 24, 1996, 60 Fed. Reg. 56,439, at 56,442.

1. Type of Application

This new application is for a(n)

(check one applicable item below)

- Original (nonprovisional)
- Design
- Plant

WARNING: *Do not use this transmittal for a completion in the U.S. of an International Application under 35 U.S.C. § 371(c)(4), unless the International Application is being filed as a divisional, continuation or continuation-in-part application.*

WARNING: *Do not use this transmittal for the filing of a provisional application.*

NOTE: *If one of the following 3 items apply, then complete and attach ADDED PAGES FOR NEW APPLICATION TRANSMITTAL WHERE BENEFIT OF A PRIOR U.S. APPLICATION CLAIMED and a NOTIFICATION IN PARENT APPLICATION OF THE FILING OF THIS CONTINUATION APPLICATION.*

- Divisional.
- Continuation.
- Continuation-in-part (C-I-P).

2. Benefit of Prior U.S. Application(s) (35 U.S.C. §§ 119(e), 120, or 121)

NOTE: *A nonprovisional application may claim an invention disclosed in one or more prior filed copending nonprovisional applications or copending international applications designating the United States of America. In order for a nonprovisional application to claim the benefit of a prior filed copending nonprovisional application or copending international application designating the United States of America, each prior application must name as an inventor at least one inventor named in the later filed nonprovisional application and disclose the named inventor's invention claimed in at least one claim of the later filed nonprovisional application in the manner provided by the first paragraph of 35 U.S.C. § 112. Each prior application must also be:*

- (i) An international application entitled to a filing date in accordance with PCT Article 11 and designating the United States of America; or*
- (ii) Complete as set forth in § 1.51(b); or*
- (iii) Entitled to a filing date as set forth in § 1.53(b) or § 1.53(d) and include the basic filing fee set forth in § 1.16; or*
- (iv) Entitled to a filing date as set forth in § 1.53(b) and have paid therein the processing and retention fee set forth in § 1.21(l) within the time period set forth in § 1.53(f).*

37 C.F.R. § 1.78(a)(1).

NOTE: *If the new application being transmitted is a divisional, continuation or a continuation-in-part of a parent case, or where the parent case is an International Application which designated the U.S., or benefit of a prior provisional application is claimed, then check the following item and complete and attach ADDED PAGES FOR NEW APPLICATION TRANSMITTAL WHERE BENEFIT OF PRIOR U.S. APPLICATION(S) CLAIMED.*

WARNING: *If an application claims the benefit of the filing date of an earlier filed application under 35 U.S.C. §§ 120, 121 or 365(c), the 20-year term of that application will be based upon the filing date of the earliest U.S. application that the application makes reference to under 35 U.S.C. §§ 120, 121 or 365(c). (35 U.S.C. § 154(a)(2) does not take into account, for the determination of the patent term, any application on which priority is claimed under 35 U.S.C. §§ 119, 365(a) or 365(b).) For a c-i-p application, applicant should review whether any claim in the patent that will issue is supported by an earlier application and, if not, the applicant should consider canceling the reference to the earlier filed application. The term of a patent is not based on a claim-by-claim approach. See Notice of April 14, 1995, 60 Fed. Reg. 20,195, at 20,205.*

WARNING: When the last day of pendency of a provisional application falls on a Saturday, Sunday, or Federal holiday within the District of Columbia, any nonprovisional application claiming benefit of the provisional application must be filed prior to the Saturday, Sunday, or Federal holiday within the District of Columbia. See 37 C.F.R. § 1.78(a)(3).

The new application being transmitted claims the benefit of prior U.S. application(s). Enclosed are ADDED PAGES FOR NEW APPLICATION TRANSMITTAL WHERE BENEFIT OF PRIOR U.S. APPLICATION(S) CLAIMED.

3. Papers Enclosed

A. Required for filing date under 37 C.F.R. § 1.53(b) (Regular) or 37 C.F.R. § 1.153 (Design) Application

21 Pages of specification

9 Pages of claims

16 Sheets of drawing

WARNING: DO NOT submit original drawings. A high quality copy of the drawings should be supplied when filing a patent application. The drawings that are submitted to the Office must be on strong, white, smooth, and non-shiny paper and meet the standards according to § 1.84. If corrections to the drawings are necessary, they should be made to the original drawing and a high-quality copy of the corrected original drawing then submitted to the Office. Only one copy is required or desired. For comments on proposed then-new 37 C.F.R. § 1.84, see Notice of March 9, 1988 (1990 O.G. 57-62).

NOTE: "Identifying indicia, if provided, should include the application number or the title of the invention, inventor's name, docket number (if any), and the name and telephone number of a person to call if the Office is unable to match the drawings to the proper application. This information should be placed on the back of each sheet of drawing a minimum distance of 1.5 cm. (5/8 inch) down from the top of the page . . ." 37 C.F.R. § 1.84(c).

(complete the following, if applicable)

The enclosed drawing(s) are photograph(s), and there is also attached a "PETITION TO ACCEPT PHOTOGRAPH(S) AS DRAWING(S)." 37 C.F.R. § 1.84(b).
 formal
 informal

B. Other Papers Enclosed

2 Pages of declaration and power of attorney

1 Pages of abstract

— Other

4. Additional papers enclosed

Amendment to claims

Cancel in this applications claims _____ before calculating the filing fee. (At least one original independent claim must be retained for filing purposes.)

Add the claims shown on the attached amendment. (Claims added have been numbered consecutively following the highest numbered original claims.)

Preliminary Amendment

Information Disclosure Statement (37 C.F.R. § 1.98)

Form PTO-1449 (PTO/SB/08A and 08B)

Citations

- Declaration of Biological Deposit
- Submission of "Sequence Listing," computer readable copy and/or amendment pertaining thereto for biotechnology invention containing nucleotide and/or amino acid sequence.
- Authorization of Attorney(s) to Accept and Follow Instructions from Representative
- Special Comments
- Other

5. Declaration or oath (including power of attorney)

NOTE: A newly executed declaration is not required in a continuation or divisional application provided that the prior nonprovisional application contained a declaration as required, the application being filed is by all or fewer than all the inventors named in the prior application, there is no new matter in the application being filed, and a copy of the executed declaration filed in the prior application (showing the signature or an indication thereon that it was signed) is submitted. The copy must be accompanied by a statement requesting deletion of the names of person(s) who are not inventors of the application being filed. If the declaration in the prior application was filed under § 1.47, then a copy of that declaration must be filed accompanied by a copy of the decision granting § 1.47 status or, if a nonsigning person under § 1.47 has subsequently joined in a prior application, then a copy of the subsequently executed declaration must be filed. See 37 C.F.R. §§ 1.63(d)(1)–(3).

NOTE: A declaration filed to complete an application must be executed, identify the specification to which it is directed, identify each inventor by full name including family name and at least one given name, without abbreviation together with any other given name or initial, and the residence, post office address and country or citizenship of each inventor, and state whether the inventor is a sole or joint inventor. 37 C.F.R. § 1.63(a)(1)–(4).

NOTE: The inventorship of a nonprovisional application is that inventorship set forth in the oath or declaration as prescribed by § 1.62, except as provided for in § 1.53(d)(4) and § 1.63(d). If an oath or declaration as prescribed by § 1.63 is not filed during the pendency of a nonprovisional application, the inventorship is that inventorship set forth in the application papers filed pursuant to § 1.53(b), unless a petition under this paragraph accompanied by the fee set forth in § 1.17(i) is filed supplying or changing the name or names of the inventor or inventors. 37 C.F.R. § 1.41(a)(1).

Enclosed

Executed by Shad Hedy

(check all applicable boxes)

- Inventor(s).
- legal representative of inventor(s).
37 C.F.R. §§ 1.42 or 1.43.
- joint inventor or person showing a proprietary interest on behalf of inventor who refused to sign or cannot be reached.
- This is the petition required by 37 C.F.R. § 1.47 and the statement required by 37 C.F.R. § 1.47 is also attached. See item 13 below for fee.
- Not Enclosed.

NOTE: Where the filing is a completion in the U.S. of an International Application or where the completion of the U.S. application contains subject matter in addition to the International Application, the application may be treated as a continuation or continuation-in-part, as the case may be, utilizing ADDED PAGE FOR NEW APPLICATION TRANSMITTAL WHERE BENEFIT OF PRIOR U.S. APPLICATION CLAIMED.

- Application is made by a person authorized under 37 C.F.R. § 1.41(c) on behalf of *all* the above named inventor(s).

(The declaration or oath, along with the surcharge required by 37 C.F.R. § 1.16(e) can be filed subsequently).

Showing that the filing is authorized.
(not required unless called into question. 37 C.F.R. § 1.41(d))

6. Inventorship Statement

WARNING: *If the named inventors are each not the inventors of all the claims an explanation, including the ownership of the various claims at the time the last claimed invention was made, should be submitted.*

The inventorship for all the claims in this application are:

The same.

or

Not the same. An explanation, including the ownership of the various claims at the time the last claimed invention was made,
 is submitted.
 will be submitted.

7. Language

NOTE: *An application including a signed oath or declaration may be filed in a language other than English. An English translation of the non-English language application and the processing fee of \$130.00 required by 37 C.F.R. § 1.17(k) is required to be filed with the application, or within such time as may be set by the Office. 37 C.F.R. § 1.52(d).*

English
 Non-English

The attached translation includes a statement that the translation is accurate. 37 C.F.R. § 1.52(d).

8. Assignment

An assignment of the invention to Advanced Business Computers of America, Inc.
 is attached. A separate "COVER SHEET FOR ASSIGNMENT (DOCUMENT) ACCOMPANYING NEW PATENT APPLICATION" or FORM PTO 1595 is also attached.
 will follow.

NOTE: *"If an assignment is submitted with a new application, send two separate letters-one for the application and one for the assignment." Notice of May 4, 1990 (1114 O.G. 77-78).*

WARNING: *A newly executed "CERTIFICATE UNDER 37 C.F.R. § 3.73(b)" must be filed when a continuation-in-part application is filed by an assignee. Notice of April 30, 1993, 1150 O.G. 62-64.*

9. Certified Copy

Certified copy(ies) of application(s)

Country	Appln. No.	Filed
Country	Appln. No.	Filed
Country	Appln. No.	Filed

from which priority is claimed

- is (are) attached.
- will follow.

NOTE: The foreign application forming the basis for the claim for priority must be referred to in the oath or declaration. 37 C.F.R. § 1.55(a) and 1.63.

NOTE: This item is for any foreign priority for which the application being filed directly relates. If any parent U.S. application or International Application from which this application claims benefit under 35 U.S.C. § 120 is itself entitled to priority from a prior foreign application, then complete item 18 on the ADDED PAGES FOR NEW APPLICATION TRANSMITTAL WHERE BENEFIT OF PRIOR U.S. APPLICATION(S) CLAIMED.

10. Fee Calculation (37 C.F.R. § 1.16)

A. Regular application

CLAIMS AS FILED				
Number filed	Number Extra	Rate	Basic Fee	
			37 C.F.R. § 1.16(a)	
			\$760.00	
Total				
Claims (37 C.F.R. § 1.16(c))	26 - 20 = 6	× \$ 18.00	108.00	
Independent				
Claims (37 C.F.R. § 1.16(b))	4 - 3 = 1	× \$ 78.00	78.00	
Multiple dependent claim(s), if any (37 C.F.R. § 1.16(d))		+ \$260.00		

- Amendment cancelling extra claims is enclosed.
- Amendment deleting multiple-dependencies is enclosed.
- Fee for extra claims is not being paid at this time.

NOTE: If the fees for extra claims are not paid on filing they must be paid or the claims cancelled by amendment, prior to the expiration of the time period set for response by the Patent and Trademark Office in any notice of fee deficiency. 37 C.F.R. § 1.16(d).

Filing Fee Calculation \$ 946.00

B. Design application

(\$310.00—37 C.F.R. § 1.16(f))

Filing Fee Calculation \$ _____

C. Plant application
(\$480.00—37 C.F.R. § 1.16(g))

Filing fee calculation \$ _____

11. Small Entity Statement(s)

Statement(s) that this is a filing by a small entity under 37 C.F.R. § 1.9 and 1.27 is (are) attached.

WARNING: *"Status as a small entity must be specifically established in each application or patent in which the status is available and desired. Status as a small entity in one application or patent does not affect any other application or patent, including applications or patents which are directly or indirectly dependent upon the application or patent in which the status has been established. The refiling of an application under § 1.53 as a continuation, division, or continuation-in-part (including a continued prosecution application under § 1.53(d)), or the filing of a reissue application requires a new determination as to continued entitlement to small entity status for the continuing or reissue application. A nonprovisional application claiming benefit under 35 U.S.C. § 119(e), 120, 121, or 365(c) of a prior application, or a reissue application may rely on a statement filed in the prior application or in the patent if the nonprovisional application or the reissue application includes a reference to the statement in the prior application or in the patent or includes a copy of the statement in the prior application or in the patent and status as a small entity is still proper and desired. The payment of the small entity basic statutory filing fee will be treated as such a reference for purposes of this section." 37 C.F.R. § 1.28(a)(2).*

WARNING: *"Small entity status must not be established when the person or persons signing the . . . statement can unequivocally make the required self-certification." M.P.E.P., § 509.03, 6th ed., rev. 2, July 1996 (emphasis added).*

(complete the following, if applicable)

Status as a small entity was claimed in prior application

_____ / _____, filed on _____, from which benefit is being claimed for this application under:

35 U.S.C. § 119(e),
 120,
 121,
 365(c),

and which status as a small entity is still proper and desired.

A copy of the statement in the prior application is included.

Filing Fee Calculation (50% of A, B or C above)

\$ 473.00

NOTE: *Any excess of the full fee paid will be refunded if small entity status is established and a refund request are filed within 2 months of the date of timely payment of a full fee. The two-month period is not extendable under § 1.136. 37 C.F.R. § 1.28(a).*

12. Request for International-Type Search (37 C.F.R. § 1.104(d))

(complete, if applicable)

Please prepare an international-type search report for this application at the time when national examination on the merits takes place.

13. Fee Payment Being Made at This Time

Not Enclosed

No filing fee is to be paid at this time.
(This and the surcharge required by 37 C.F.R. § 1.16(e) can be paid subsequently.)

Enclosed

Filing fee \$ 473.00

Recording assignment
(\$40.00; 37 C.F.R. § 1.21(h))
(See attached "COVER SHEET FOR
ASSIGNMENT ACCOMPANYING NEW
APPLICATION".) \$ 40.00

Petition fee for filing by other than all the inventors or person on behalf of the inventor where inventor refused to sign or cannot be reached
(\$130.00; 37 C.F.R. §§ 1.47 and 1.17(i)) \$ _____

For processing an application with a specification in a non-English language
(\$130.00; 37 C.F.R. §§ 1.52(d) and 1.17(k)) \$ _____

Processing and retention fee
(\$130.00; 37 C.F.R. §§ 1.53(d) and 1.21(l)) \$ _____

Fee for international-type search report
(\$40.00; 37 C.F.R. § 1.21(e)) \$ _____

NOTE: 37 C.F.R. § 1.21(l) establishes a fee for processing and retaining any application that is abandoned for failing to complete the application pursuant to 37 C.F.R. § 1.53(l) and this, as well as the changes to 37 C.F.R. §§ 1.53 and 1.78(a)(1), indicate that in order to obtain the benefit of a prior U.S. application, either the basic filing fee must be paid, or the processing and retention fee of § 1.21(l) must be paid, within 1 year from notification under § 53(l).

Total fees enclosed \$ 513.00

14. Method of Payment of Fees

Check in the amount of \$473.00 and \$40.00

Charge Account No. _____ in the amount of
\$ _____

A duplicate of this transmittal is attached.

NOTE: Fees should be itemized in such a manner that it is clear for which purpose the fees are paid. 37 C.F.R. § 1.22(b).

15. Authorization to Charge Additional Fees

WARNING: If no fees are to be paid on filing, the following items should not be completed.

WARNING: Accurately count claims, especially multiple dependent claims, to avoid unexpected high charges, if extra claim charges are authorized.

The Commissioner is hereby authorized to charge the following additional fees by this paper and during the entire pendency of this application to Account No. _____.

- 37 C.F.R. § 1.16(a), (f) or (g) (filing fees)
- 37 C.F.R. § 1.16(b), (c) and (d) (presentation of extra claims)

NOTE: Because additional fees for excess or multiple dependent claims not paid on filing or on later presentation must only be paid or these claims cancelled by amendment prior to the expiration of the time period set for response by the PTO in any notice of fee deficiency (37 C.F.R. § 1.16(d)), it might be best not to authorize the PTO to charge additional claim fees, except possibly when dealing with amendments after final action.

- 37 C.F.R. § 1.16(e) (surcharge for filing the basic filing fee and/or declaration on a date later than the filing date of the application)
- 37 C.F.R. § 1.17(a)(1)–(5) (extension fees pursuant to § 1.136(a)).
- 37 C.F.R. § 1.17 (application processing fees)

NOTE: ". . . A written request may be submitted in an application that is an authorization to treat any concurrent or future reply, requiring a petition for an extension of time under this paragraph for its timely submission, as incorporating a petition for extension of time for the appropriate length of time. An authorization to charge all required fees, fees under § 1.17, or all required extension of time fees will be treated as a constructive petition for an extension of time in any concurrent or future reply requiring a petition for an extension of time under this paragraph for its timely submission. Submission of the fee set forth in § 1.17(a) will also be treated as a constructive petition for an extension of time in any concurrent reply requiring a petition for an extension of time under this paragraph for its timely submission." 37 C.F.R. § 1.136(a)(3).

- 37 C.F.R. § 1.18 (issue fee at or before mailing of Notice of Allowance, pursuant to 37 C.F.R. § 1.311(b))

NOTE: Where an authorization to charge the issue fee to a deposit account has been filed before the mailing of a Notice of Allowance, the issue fee will be automatically charged to the deposit account at the time of mailing the notice of allowance. 37 C.F.R. § 1.311(b).

NOTE: 37 C.F.R. § 1.28(b) requires "Notification of any change in status resulting in loss of entitlement to small entity status must be filed in the application . . . prior to paying, or at the time of paying, . . . the issue fee. . ." From the wording of 37 C.F.R. § 1.28(b), (a) notification of change of status must be made even if the fee is paid as "other than a small entity" and (b) no notification is required if the change is to another small entity.

16. Instructions as to Overpayment

NOTE: ". . . Amounts of twenty-five dollars or less will not be returned unless specifically requested within a reasonable time, nor will the payer be notified of such amounts; amounts over twenty-five dollars may be returned by check or, if requested, by credit to a deposit account." 37 C.F.R. § 1.26(a).

Credit Account No. _____

Refund

REGISTRATION NUMBER

Reg. No. 43,635

Tel. No. (904) 358-3777

Customer No.

C. Joan Gilsdorf

SIGNATURE OF PRACTITIONER

C. Joan Gilsdorf

(type or print name of attorney)

Draughon Professional Association
200 W. Forsyth Street

P.O. Address

Jacksonville, FL 32202

(New Application Transmittal [4-1]—page 10 of 11)

Incorporation by reference of added pages

(check the following item if the application in this transmittal claims the benefit of prior U.S. application(s) (including an international application entering the U.S. stage as a continuation, divisional or C-I-P application) and complete and attach the ADDED PAGES FOR NEW APPLICATION TRANSMITTAL WHERE BENEFIT OF PRIOR U.S. APPLICATION(S) CLAIMED)

Plus Added Pages for New Application Transmittal Where Benefit of Prior U.S. Application(s) Claimed

Number of pages added _____

Plus Added Pages for Papers Referred to in Item 4 Above

Number of pages added _____

Plus added pages deleting names of inventor(s) named in prior application(s) who is/are no longer inventor(s) of the subject matter claimed in this application.

Number of pages added _____

Plus "Assignment Cover Letter Accompanying New Application"

Number of pages added _____

Statement Where No Further Pages Added

(if no further pages form a part of this Transmittal, then end this Transmittal with this page and check the following item)

This transmittal ends with this page.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Shad Hedy

Title: System and Method for Real-Time Electronic Inquiry,
Delivery, and Reporting of Credit Information

Express Mail No.: EE436720668US

Date of Deposit: Oct. 19, 1999

CERTIFICATE OF MAILING BY EXPRESS MAIL

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir or Madam:

I hereby certify that the subject non-provisional patent application is being deposited with the United States Postal Service as Express Mail Post Office to Addressee No. EE436720668US on Oct. 19, 1999 and is addressed to Box PATENT APPLICATION, Assistant Commissioner for Patents, Washington, D.C. 20231, together with:

- Check for \$473.00 for basic filing fee;
- Check for \$40.00 for recording patent assignment;
- New Application Transmittal letter and form;
- Verified Statement Claiming Small Entity Status
- Patent Recordation Form Cover Sheet;
- Patent Assignment Cover Sheet;
- Patent Assignment Agreement;
- Information Disclosure Statement Transmittal, together with Form PTO-1449 and a copy of each and every cited reference;
- Transmittal letter;
- Specification, Claims, and Abstract: # of sheets 31 ;

- Drawings: # of sheets 16 ; and
- Return Receipt Postcard

Respectfully Submitted,

C. Joan Gilsdorf
C. Joan Gilsdorf
Practitioner
Reg. No. 43,635

Submitted by: Joan Gilsdorf
Print Name

Joan Gilsdorf
Signature

Draughon Professional Association
200 West Forsyth Street
Suite 1730
Jacksonville, Florida 32202
Phone: (904) 358-3777
FAX: (904) 353-6927

VERIFIED STATEMENT CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) & 1.27 (c)) – SMALL BUSINESS CONCERN

Docket Number (Optional): ABC0105.007

Applicant or Patentee: Advanced Business Computers of America, Inc.

Application or Patent No.: _____

Filed or Issued: _____

Title: SYSTEM AND METHOD FOR REAL-TIME ELECTRONIC INQUIRY,
DELIVERY, AND REPORTING OF CREDIT INFORMATION

I hereby declare that I am:

the owner of the small business concern identified below:
 an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF SMALL BUSINESS CONCERN: Advanced Business Computers of America, Inc.

ADDRESS OF SMALL BUSINESS CONCERN: 233 East State Street, Jacksonville, Florida 32202

I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 13 CFR 121.12, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees to the United States Patent and Trademark Office, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time, or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention described in:

the specification filed herewith with title as listed above.
 the application identified above.
 the patent identified above.

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights in the invention must file separate verified statements averring to their status as small entities, and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern, or organization having any rights in the invention is listed below:

no such person, concern, or organization exists.
 each such person, concern, or organization is listed below.

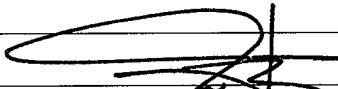
Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

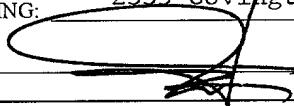
NAME OF PERSON SIGNING: Shad M. Hedy

President



TITLE IN ORGANIZATION OF PERSON SIGNING: _____

ADDRESS OF PERSON SIGNING: 2335 Covington Creek Circle West, Jax., FL 32224

SIGNATURE: 

DATE: 10-13-99

**System and Method for Real-Time Electronic
Inquiry, Delivery, and Reporting of Credit Information**

BACKGROUND

5 This invention relates to computerized information management and processing systems generally, and more particularly to a computer-implemented system and method for automatically sending, retrieving, and delivering credit information via the Internet. In one aspect, the present invention pertains to a system for providing real-time electronic inquiry and delivery of personal credit information to any remote user (i.e., client) having 10 an appropriate computer and Internet access software. In a second aspect, the present invention pertains to a method of using the Internet and web sites for accepting client requests for credit information in HyperText Markup Language (HTML) format, acquiring the information from credit information repositories or bureaus by converting the HTML requests to a format the credit bureau will accept, reformatting the response 15 from the credit bureau back into HTML format, and transmitting the HTML response to the client's computer.

When a potential borrower wishes to obtain a loan to finance a major consumer purchase such as a house or automobile, the vendor or lending institution usually requires the potential borrower to fill out a loan application. Typically, the applicant completes 20 the application by hand, providing information such as name, address, social security number, employer, and previous addresses. The information contained in the application can be confidential in nature and should be protected from inadvertent disclosure to those not having a need-to-know.

Using information from the loan application, a sales representative or loan officer may request an inquiry copy of the applicant's credit report from a credit bureau. Currently, the United States has three major credit bureaus – Equifax, Trans Union, and Experian (formerly TRW). Hundreds of smaller credit bureaus exist, but virtually all are
5 affiliated with one or more of the three major credit bureaus. The sales representative or loan officer may request the inquiry copy, for example, by using a personal computer having appropriate software, by calling the credit bureau to obtain a teletype (TTY) credit report, or by on-line request using a teleprompter, which is a small terminal provided by the credit bureau. Access is typically by conventional dial-up methods. Information
10 returned in the response from the credit bureau is also confidential and should be protected.

Credit bureaus receive income from subscribers for the credit bureau's services. Credit bureaus charge the subscribers a fee whenever the subscribers "pull" a credit report. In return, the credit bureaus maintain the files of credit information and provide
15 the information to their subscribers. Credit bureaus update their files by using, for example, the inquiries or requests made by subscribers and accounts receivable tapes provided by subscribers. In addition, each credit bureau has its own format for receiving requests from, and sending responses to, its subscribers. Certain items in credit bureau inquiry responses are encoded or abbreviated such that the information in the response
20 may be very difficult to read and understand, which can adversely impact loan application decisions.

The current approaches for request and delivery of credit inquiries have, but are not necessarily limited to, the following problems and drawbacks. First, requests and

responses transmitted using modems and conventional dial-up lines may not be encrypted or provide adequate security for the confidential information. Second, current credit inquiry systems may require users to maintain proprietary software on their computers, which could be costly. In addition, responses delivered to subscribers using the credit 5 bureau's format may be difficult to read and understand. Finally, current systems often do not enable businesses to provide to credit bureaus on-line credit reports concerning borrowers.

Certain aspects of the credit inquiry and reporting process have been automated to various extents. However, a need exists for a comprehensive system for requesting 10 inquiries from and providing reports to credit bureaus that solves the problems outlined above.

SUMMARY OF THE INVENTION

The present invention provides such a system and method for requesting credit 15 inquiries by clients, delivering responses to credit inquiries from credit bureaus to clients, and reporting credit information by clients to credit bureaus, which eliminate the drawbacks of the currently employed methods of credit inquiry and reporting.

The present invention provides a client-server solution for electronic inquiry, delivery, and reporting of personal credit information to and from credit bureaus using 20 either serial communications and dial-up access, or the Internet and Transmission Control Protocol/Internet Protocol (TCP/IP). In the preferred embodiment, the present invention uses the Internet as a communications link between the client (also referred to as the user)

and a service provider's central processing unit (CPU), such as a web server that functions as an intermediary between the client and the credit bureaus.

To access the system of the present invention, the client has the following: (1) access to the Internet, such as a personal computer with Internet connection; (2) means for secure transmission over the Internet, such as a web browser with 128-bit secure sockets layer ("SSL") encryption capability (SSL is standard, for example, in the Netscape Navigator and Microsoft Internet Explorer web browsers); and (3) an account set up on the central processor. In addition, a security certificate issued by a trusted certifying authority, such as Verisoft, is installed on the client's computer and on the central processor. A security certificate is a password-protected, encrypted file of data identifying the transmitting entity. The certificate also includes encryption keys or algorithms, allowing the entities exchanging data to authenticate each other.

The client uses a web browser on the client's computer or terminal to access the web site that is hosted on the service provider's CPU of the present invention. First, the client logs on to the system using a user name and password. Then the client enters data (e.g., customer name, address, and social security number) on an Inquiry Form generated by the CPU. When the client clicks a "SUBMIT" button on the form, the client's web browser encrypts the data using standard 128-bit SSL technology, which is provided by SSL browsers and web servers. If the client's web browser is not a 128-bit SSL version, then the CPU informs the client that such a version must be downloaded before proceeding. The encrypted data, which is in the HTML format, is passed to a common gateway interface (CGI) program application residing on the CPU. CGI is a specification

that defines communications between information servers and resources on the server's host computer.

Next, the CGI application decrypts the data, parses the information from the form, and converts the information to a standard format required by the particular credit bureau

5 to receive the request. The credit bureau contacted may be one of the three major credit institutions (i.e., Equifax, Experian, or Trans Union), or any other credit bureau to which access has been previously authorized. The CGI application then places the reformatted data into an input file and initiates a query to the credit bureau's computer. Using a dedicated connection circuit, the CGI application transmits the query to the credit bureau.

10 The credit bureau sends a response to the query to the CPU in non-HTML format.

After the CPU receives the response from the credit bureau, the CGI application creates an output file containing the response from the credit bureau. The CGI application parses and converts the data in the output file to HTML format and encrypts the data, preferably using 128-bit SSL technology. The present invention does not 15 analyze or permanently save the results it receives from the credit bureau. The CGI application then sends the HTML-formatted data back to the client's web browser using the Internet, where the inquiry response is displayed in the client's web browser in a more easily read format.

Traditional means of obtaining an inquiry report involve a teletype machine or 20 software that uses a dial-up process where a modem dials a credit institution modem. Because the CPU of the present invention is directly linked to the credit bureau mainframe computer, no waiting period is required for modem protocol and associated responses from either the CPU or the credit bureau. The transaction can be completed

and the response made available to the client in as little as about 5 seconds to about 10 seconds, depending on such factors as, for example, type of computers used, bandwidth, and number of users.

From the foregoing, it will be apparent to the reader that a primary object of the

5 present invention is to provide a novel, improved system and method for requesting credit information from credit bureaus and delivering responses to credit inquiries to users in an easily understood format in shorter periods of time than is possible using current credit inquiry techniques. Thus, the present invention becomes a more valuable tool in providing the credit information necessary for making credit-related decisions.

10 Another primary object of the present invention is to provide a system and method for businesses to provide credit information or credit reports on-line to credit bureaus.

A major advantage of the present invention relates to receiving requests for credit information from clients in HTML format and sending responses back to clients in 15 HTML format, which allows industry-standard Internet browsers to collect credit information and display credit inquiry responses from credit bureaus in a more readable format. The present invention provides a standard interface that is transparent to clients – clients do not have to interpret inquiry responses in various formats from different credit bureaus or enter data in various formats on different computer screens. Thus, a more 20 specific object of the invention is to provide a fully automated, computer-based system for electronically inquiring, delivering, and reporting credit information using the Internet and World Wide Web.

Another object of the invention is to provide secure transmission of credit information and a level of security between clients and credit bureaus, wherein all communications pass through the CPU of the present invention and clients or third parties can not directly connect to a credit bureau without proper authorization.

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BRIEF DESCRIPTION OF THE DRAWINGS

These and other objects, features, and advantages of the present invention will become better understood upon review of the following description and accompanying drawings, in which:

10 Fig. 1 is a block diagram of a system for clients to make credit inquiries and credit bureaus to deliver credit inquiry responses to clients, all in accord with the principles of the present invention;

15 Fig. 2 is a flow diagram of a process for requesting credit information from credit bureaus and delivering responses to clients, in accord with the principles of the present invention;

Fig. 3 is an example of a screen seen by a client at the client's computer or computer terminal when the client establishes an HTTP connection to the service provider's central processing unit, according to the present invention;

20 Fig. 4 is an example of a screen seen by a client at the client's computer or computer terminal after the client has selected the "Members Only" link on the screen of Fig. 3, wherein the client is selecting the "Credit Bureau Inquiry" link;

Fig. 5 is an example of a screen seen by a client at the client's computer or computer terminal requesting the client to enter a user name and password, according to the present invention;

Fig. 6 is an example of a screen seen by a client at the client's computer or 5 computer terminal when the client initiates a request for credit information, in accordance with the present invention;

Fig. 7 is a functional flow diagram of the central processing unit's software according to the present invention;

Fig. 8 is an example of a screen seen by a client at the client's computer or 10 computer terminal when the client initiates the reporting of credit information to a credit bureau, in accordance with the present invention;

Fig. 9 is another example of a screen seen by a client at the client's computer or computer terminal when the client initiates the reporting of credit information to a credit 15 bureau, in accordance with the present invention;

Fig. 10 is a third example of a screen seen by a client at the client's computer or computer terminal when the client initiates the reporting of credit information to a credit 20 bureau, in accordance with the present invention;

Fig. 11 is a flow diagram of a process for reporting credit information to a credit bureau according to the principles of the present invention;

Fig. 12 is an example of a screen seen by a client at the client's computer or 20 computer terminal after the client has selected the "Members Only" link on the screen of Fig. 3, wherein the client is selecting the "Credit Bureau Reporting" link; and

Fig. 13 is an example of a credit bureau response resulting from a client request for credit information, according to the present invention.

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DETAILED DESCRIPTION OF THE INVENTION

The invention summarized above and defined by the enumerated claims may be better understood by referring to the following detailed description, which should be read in conjunction with the accompanying drawings. This detailed description of a particular preferred embodiment, set out below to enable one to build and use one particular 10 implementation of the invention, is not intended to limit the enumerated claims, but to serve as a particular example thereof. The particular example set out below is the preferred specific implementation of the present invention. Those skilled in the art should appreciate that they may readily use the concepts and specific embodiment disclosed as a basis for modifying or designing other methods and systems for carrying 15 out the same purposes of the present invention. Those skilled in the art should also realize that such equivalent assemblies do not depart from the spirit and scope of the invention in its broadest form.

Fig. 1 depicts a system that embodies the principles of the present invention (also referred to as “e-CBI”). The invention generally comprises an automated credit 20 information inquiry, delivery, and reporting system as shown. The major components of the system include a service provider’s central processing unit or CPU (also referred to as the “e-CBI server”) 2 and a communication network 4 for connecting the CPU 2 to clients’ personal or other computers or terminals 6.

The CPU **2** functions as a centralized conduit for the collection and transmission of data between the clients **6** and the credit bureaus **8**. The CPU **2** does not analyze or permanently save the results from the credit bureaus **8**; rather, the CPU **2** passes the results directly to the client **6**. Any number of clients **6** can access the CPU **2** to make inquiries for credit information or provide reports to the credit bureaus **8**. The CPU **2** can be any mainframe, super-mini, or minicomputer system having the capability of handling a real-time, multi-tasking, remote-access database application. In the preferred embodiment, the CPU **2** is an Intel 486 or higher processor-based computer running a UNIX operating system; however, any operating system with multiple-tasking capabilities is appropriate.

A common gateway interface (CGI) script (also referred to as a CGI application or CGI application program) resides on the CPU **2**. The CGI application consists of two program modules or processes – a main process and a child process. The main process communicates with the client **6** and performs functions such as preparing queries, decoding results received from the credit bureaus **8**, and formatting responses. The child process communicates with the credit bureau's computer **8**. The CGI application is written in the “C” programming language. However, many other programming languages may be used to achieve the same functionality. The CGI application implements and controls the processing of requests (inquiries) from clients **6** for credit information from credit bureaus **8** and delivery of the responses from the credit bureaus **8** to the clients **6**, and the reporting of credit information from clients **6** to the credit bureaus **8**.

The CGI application's processes embody the functions described herein and illustrated in the appended flow charts. However, it should be apparent that there could be many different ways of implementing the invention in computer programming, and the invention should not be construed as limited to any one set of computer program instructions. Further, a skilled programmer would be able to write such computer programs to implement the disclosed invention without difficulty based on the flow charts and associated description. Therefore, disclosure of a particular set of program code is not considered necessary for an adequate understanding of how to make and use the invention.

Several configuration files govern the programs of the present invention. The configuration files can be used to adapt the present invention for retrieval of different inquiry responses from different credit bureaus. This allows customization without changing any of the "C" source code. The configuration files are categorized according to the inquiry and response features of the present invention.

The inquiry feature of the present invention (i.e., formulation and transmittal of the client's request for credit information) uses three types of configuration files. Session Definition Files determine which communication program should be used (i.e., serial or socket-based), names of various temporary files, which credit bureau **8** to contact, and other configuration files to use. Inquiry Definition Files describe the format of an Inquiry Segment (i.e., the data associated with a request that is sent to a credit bureau **8**) required by a particular credit bureau **8**. Finally, a Session Script File describes the negotiation process required to log on to a credit bureau's computer, send the Inquiry Segment, and receive from the credit bureau **8** either a Report Segment (i.e., the data containing the

credit inquiry response from the credit bureau **8**) or an Error Segment (i.e., data related to errors in retrieving or transmitting credit bureau responses).

The response feature of the present invention (i.e., the return of a response from the credit bureau **8**) uses two types of configuration files. The first type, a Report

- 5 Description File, describes the format used by the credit bureau **8** when returning the response to the client inquiry to the CPU **2** in the form of a binary data segment. This file allows the programs to decipher or parse the incoming data. Output Description Files, the second type of configuration file associated with the response feature, describe how the data segment returned by the credit bureau **8** and parsed by the programs should be
- 10 displayed on the client's computer screen, printed on the client's printer, and saved in the client's internal archive files.

A communications network **4**, preferably the Internet, connects the CPU **2** to the clients' computers. Alternatively, the communications network **4** may take a variety of other forms, such as a local area network, a wide area network, a satellite

- 15 communications network, a cellular communications network, ordinary telephone lines, or private leased lines. The CPU **2** is also linked to one or more credit bureaus **8** by dedicated lines **10**.

In the preferred embodiment, the present invention uses the Internet **4** for communications between the clients' computers and the CPU **2** (which functions as a

- 20 web server), and the clients' computers have web browsers to access a web site hosted on the CPU **2**. To access the system of the present invention, the client **6**, preferably, has the following: (1) a computer with access to the Internet **4**, such as a personal computer with an Internet connection, although a mini-computer or mainframe computer may also be

used; (2) means for secure transmission over the Internet, such as a web browser with 128-bit secure sockets layer (SSL) encryption capability; and (3) an account set up on the central processor 2. In addition, a security certificate issued by a trusted certifying authority, such as Verisoft, is installed on the client's computer and on the CPU 2.

5 Communications between a web browser and a web server are typically made according to the HyperText Transfer Protocol (HTTP). However, HTTP is generally not secure. To provide additional security, public-key authentication and encryption can be added to HTTP. In the preferred embodiment, the CPU 2 of the present invention uses Hypertext Transfer Protocol Secure (HTTPS), which is a type of server software 10 providing digital certificate encryption of data using SSL technology. SSL technology is the standard industry method for protecting web communications.

The present invention provides isolation of the client 6 or third parties from the credit bureau 8, which is achieved by the CPU 2 having two separate physical Ethernet interface cards. One card connects to the Internet-visible LAN and responds only to 15 HTTP data packet traffic, providing basic HTTP web server functionality. The CGI program, initiated by clients 6 through the HTTP/HTML interface, formats client 6 requests and initiates communications with a credit bureau 8 through the second Ethernet card. At no time is there any possibility of a direct feed-through of TCP/IP data packets between the two Ethernet cards – only the CGI program has access to a credit bureau's 20 router. Clients 6 cannot directly connect to the credit bureau 8 because all communications must pass through the CPU 2. The CPU 2 thus performs a proxy function. Outside parties cannot physically gain access to and retrieve information from

a credit bureau **8** without first being properly authorized, resulting in a secure interface to the credit bureau **8**.

Fig. 2 depicts the high-level procedures involved in making credit inquiries and receiving credit bureau responses to inquiries. When a client **6** wants to request credit information from a credit bureau **8**, the client **6** first logs on to the CPU **2** by connecting to an Internet Service Provider (ISP) **50** and establishing an HTTP connection **52** to the CPU **2**. Fig. 3 illustrates the first screen displayed to the client **6**. The client **6** selects the link for “Members Only,” initiating an HTTPS session **54**. On the next screen displayed to the client **6**, the client **6** selects the link for “Credit Bureau Inquiry” **56**, shown in Fig.

4. The client **6** provides a user name and password, as shown in Fig. 5, which is protected by HTTPS **58**. The CGI application on the CPU **2** performs user authentication, preventing unauthorized users from accessing the services of the present invention.

Next, the client **6** enters credit inquiry data (e.g., customer name, address, and social security number), protected by HTTPS, within text boxes on an Inquiry Form provided by the web site of the present invention **60**. Fig. 6 illustrates an example of the Inquiry Form. The data entered by the client **6** are in the HyperText Markup Language (HTML) format. When the client **6** clicks a “SUBMIT” button on the Inquiry Form, as shown in Fig. 6, the CPU **2** verifies that the client’s web browser supports standard 128-bit SSL technology. If this technology is supported, then the client’s web browser encrypts the data using the standard 128-bit SSL technology, and the encrypted data is passed to the CGI application residing on the CPU **2**. If the client’s web browser does not support 128-bit SSL technology, then the CPU **2** sends the client **6** a message stating

that a 128-bit version of, for example, the Netscape Navigator or Microsoft Internet Explorer web browser must be downloaded before proceeding.

Whenever, a client **6** either requests credit information from, or reports credit information to, a credit bureau **8**, the CPU **2** executes the CGI program. The CGI application's main process first decrypts the data **62**. Referring to the CPU **2** program flow illustrated in Fig. 7 and to the inquiry procedural flow of Fig. 2, the main process then reads and parses the parameters passed from the HTML Inquiry Form **100**, verifying the validity and consistency of the Inquiry Form data **102**.

After determining which credit bureau **8** to access **104**, the main process determines which type of credit bureau response the client **6** is requesting **106**. For example, referring to the embodiment of the present invention depicted in Fig. 6, clients **6** may request the following types of responses: "Std" (Standard), "Beacon," "O/L Dir" (Online Directory), and "All." These choices reflect the types of products that are available from Equifax. If a client **6** wants to make a standard inquiry and receive no additional information from Equifax, then the client **6** selects "Std." If the client **6** selects "Beacon," Equifax will send the client **6** an additional product called a Beacon® score, which is a scoring system developed by Equifax to help creditors make credit decisions. If the client **6** selects "O/L Dir," Equifax will send the client **6** an additional product called Online Directory, which provides the client **6** with telephone numbers for companies provided in the response to the inquiry. Finally, if the client **6** selects "All," then Equifax will send both Beacon® and Online Directory as additional products.

After determining the type of credit bureau response, the main process opens the corresponding Session Definition File (SDF) **108**. The main process then reads and

parses the SDF **110** and the Inquiry Definition File (IDF), and combines the Inquiry Segment pattern (i.e., the data pattern required by the credit bureau **8**) in the IDF with the SDF data and the inquiry data obtained from the HTML Inquiry Form **112**. The main process places the reformatted data into an input file. The result is a temporary file
5 containing the Inquiry Segment in the standard format required by the particular credit bureau **8** to receive the request **114**.

The standard format, for example, for Equifax, is called “System-to-System.” All major credit institutions have a similar standard for providing an on-line credit inquiry and reporting interface with their central computers. With proper credit institution
10 approval, the present invention can be configured to interface with any of these credit institutions by programming a separate CGI application for each credit institution. Generally, a credit bureau’s interface standard contains the following: (1) a list of supported communication protocols/methods; (2) a list of available sign-on procedures; and (3) a list of settings the credit bureau’s computer expects to be answered before data
15 transmission can proceed.

After reformatting the data, the CGI application “forks” the program (i.e., initiates the child process) **116**. The child process, in the form of the proxy application, initiates a query to the credit bureau’s computer **8** by executing a communications program **116**. The communications program accesses the Session Script File and uses instructions
20 found in the file to log on to the credit bureau’s computer **118** over a dedicated connection circuit or line **10**. The dedicated line **10** is a high-speed, unshared communications link between the CPU **2** and the credit bureau **8**. The communications

program transmits the Inquiry Segment **64** to the credit bureau **8** and receives the non-HTML response **66** in the form of a Report Segment or an Error Segment.

Upon receiving the credit bureau's response, the child process creates an output file containing the response. The parent process (i.e., the main process of the CGI application) waits for the child process to terminate, and then examines the returned data

120. If the data indicates a communications error, the parent process sends an appropriate message in HTML format to the client **120**. If no communications error occurred, the parent process accesses the Report Description File and uses the file to parse the received data in the output file **122**. The parent process then determines whether the returned segment was an Error Segment **124**. Error Segments are generated by a credit bureau **8** if the credit bureau **8** experiences an internal error or if the Inquiry Segment contained invalid data, such as a name and social security number that are not found in the credit bureau's files.

The parent process accesses the Output Description File (ODF), parses the ODF,
15 and uses the information found in the ODF to convert the Report Segment received from
the credit bureau **8** into the format defined in the ODF (preferably HTML) **126**. The
parent process then encrypts the HTML data using 128-bit SSL technology **68** and sends
the result over the Internet **4** to the client's computer **70**. The response is displayed in its
native format, which could be either a text-oriented terminal or, preferably, an HTML-
20 based browser **74**. In the preferred embodiment, the data is displayed in a web browser
after verification of the authenticity of the response **72** in a more readable format. The
response is not cacheable **76**. To preserve the response, the client **6** must print or save the
response **76**.

When the client **6** is finished, the client terminates the session with the central processor **2** of the present invention **78**, and finally terminates the connection with the ISP **80**. Normally, in about 5 seconds to about 10 seconds, the credit bureau **8** will have processed the request and returned the report to the CPU **2**. Likewise, the transaction 5 may be completed and the report made available to the client **6** in about 5 seconds to about 10 seconds, depending on factors such as bandwidth, types of computers used, and number of users.

The present invention also allows clients **6** to report credit information to the credit bureaus **8**. Examples of forms the client **6** completes for credit reporting are shown 10 in Figs. 8-10. The preferred embodiment for the credit reporting aspect of the present invention uses the “Metro” format standard. The Metro format is a universal standard that all major credit institutions adhere to. The format defines codes to report for credit criteria such as past due status, repossession, and bankruptcy. The present invention warehouses these reports for approximately a 30-day period. Then, the reports are 15 downloaded to tape media, and the tapes are forwarded to the appropriate credit bureau **8**.

The procedures for providing credit information to a credit bureau **8** are illustrated in Fig. 11. The procedures are similar to the procedures for requesting a credit inquiry, except that the client **6** selects the link for “Credit Bureau Reporting” **150** rather than “Credit Bureau Inquiry” **56**, as shown in Fig. 12, and enters credit report **152** rather than 20 credit inquiry **60** information. In addition, after the CPU **2** decrypts and reformats the data transmitted to it from the client **6**, the CPU **2** warehouses the data **154** rather than sending the data immediately to the credit bureau **8**. Approximately once a month, the

service provider downloads the reports to tape media and forwards the tapes to the appropriate credit bureau **8**.

Accordingly, the present invention provides efficient and secure delivery and reporting of personal credit information to and from credit institutions using the Internet.

5 Among the advantages include the ability to use standard web browsers and the HTML format for more easily read and understood credit information.

Example

10 The following example illustrates how a client **6** might use the present invention to request personal credit information pertaining to a potential customer.

Herman would like to purchase a car. Herman drives to his local car dealer and finds a car he likes. He will need financing to purchase the car.

The car dealer is a client of e-CBI. The car salesman, Joe, needs a credit report on 15 Herman to complete the loan application, so he finds an available personal computer (PC) at the dealership. The PCs in the dealership have web browsers with 128-bit SSL encryption capabilities. The PCs also have access to the Internet through the services of a local ISP.

Joe connects to the Internet and uses the web browser to access e-CBI's web site, 20 establishing an HTTP connection to the e-CBI central processing unit (i.e., web server).

On the initial screen, Joe selects the link for "Members Only," initiating an HTTPS session. See Fig. 3. On the next screen to appear, Joe selects the link for "Credit Bureau Inquiry" and enters a username and password. See Figs. 4 and 5. An Inquiry Form is

displayed to collect the credit information. See Fig. 6. Joe enters credit inquiry data about Herman on the Inquiry Form, which is in HTML format. Joe also selects a standard type of response from the credit bureau. When Joe completes the form, he clicks the “SUBMIT” button on the form. The web browser on Joe’s computer encrypts 5 the data and sends it to a CGI application on e-CBI’s server.

The CGI application decrypts the data. The CGI application parses the decrypted data, verifying the validity and consistency of the data. In this example, the credit bureau to access is pre-selected to be Equifax. Based upon the credit bureau report type entered on the Inquiry Form, the CGI application opens a corresponding Session Definition File 10 (SDF). The CGI application parses the SDF and Inquiry Definition File (IDF) and combines the Inquiry Segment pattern in the IDF with the SDF data and inquiry data from the Inquiry Form. The data, which is now formatted to meet the credit bureau’s requirements, is placed into an input file.

The CGI application initiates a child (proxy) application, which executes a 15 communications program. The communications program uses data in the Session Script File to log on to the credit bureau’s computer and send the Inquiry Segment to the credit bureau over a dedicated line. Assuming the credit bureau has credit information concerning Herman and no errors in transmission occur, the credit bureau uses the Inquiry Segment to pull a credit report, and sends the non-HTML credit report as a 20 Report Segment back to the child process on the e-CBI server. The child process places the Report Segment into an output file. Control returns to the parent.

Assuming no communications errors, the CGI application uses data in the Report Description File to parse the data in the output file. The CGI application uses data in the

Output Description File to convert the Report Segment in the output file to HTML format.

The CGI application encrypts the output file and sends the result over the Internet to Joe's computer, where the data is displayed in Joe's web browser as a credit report for 5 Herman. An example of a credit bureau response is provided in Figs. 13A-13D. Joe prints a copy of the report, then ends the session with e-CBI and terminates the connection with his ISP. Approximately 10 seconds elapsed from the time Joe submitted the credit information to e-CBI until the report was displayed on his computer screen.

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What is claimed is:

1. A computer-based system for a client to transmit a credit inquiry pertaining to a client customer to a credit bureau and receive a response to the inquiry from the credit bureau, the system comprising:

- 5 (a) a client terminal having a web browser for entering and displaying the credit inquiry and the credit bureau response in HTML format, the client terminal being operated by the client;
- 10 (b) a central processing unit (CPU) functioning as a web server, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU and controlling the formatting and transmitting of the credit inquiry and credit bureau response between the client terminal and the credit bureau;
- 15 (c) a first communications link for connecting the client terminal to the CPU, thereby facilitating the transfer of the credit inquiry from the client terminal to the CPU, and the transfer of the credit bureau response from the CPU to the client terminal, the first communications link comprising the Internet; and
- 20 (d) a second communications link for connecting the CPU to the credit bureau, thereby facilitating the transfer of the credit inquiry from the CPU to the credit bureau, and the transfer of the credit bureau response from the credit bureau to the CPU, the second communications link comprising a dedicated line;

25 whereby the format of the credit bureau response is converted and displayed to the client in HTML format, providing credit information to the client in a format that is more easily read and understood than the format provided by the credit bureau.

2. The system of claim 1, wherein the client terminal includes:

- 30 (a) means for entering the credit inquiry in HTML format;
- (b) means for encrypting the credit inquiry;

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- (c) means for transmitting the encrypted credit inquiry to the CPU over the Internet;
- (d) means for receiving the credit bureau response from the CPU over the Internet, the credit bureau response having been transmitted to the CPU from the credit bureau and converted to HTML format and encrypted by the CPU before being transmitted to the client terminal;
- (e) means for decrypting the received credit bureau response; and
- (f) means for displaying the decrypted credit bureau response to the client in HTML format.

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3. The system of claim 2, wherein the means for entering the credit inquiry includes displaying electronic credit inquiry forms in HTML format in the web browser of the client terminal, the forms being provided by the CPU.

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4. The system of claim 2, wherein the means for encrypting and the means for decrypting are provided by the web browser, the web browser supporting 128-bit secure sockets layer (SSL) encryption capability.

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5. The system of claim 1, wherein the CGI application program has a parent process and a child process.

6. The system of claim 5, wherein the parent process includes:

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- (a) means for receiving the credit inquiry in encrypted HTML format over the Internet from the client terminal;
- (b) means for decrypting the encrypted credit inquiry;
- (c) means for converting the decrypted credit inquiry into a format acceptable by the credit bureau;
- (d) means for passing the converted credit inquiry to the child process;
- (e) means for receiving the credit bureau response from the child process, the credit bureau response having been transmitted to the child process from the credit bureau and being in the format acceptable to the credit bureau;

30

- (f) means for converting the credit bureau response to HTML format;
- (g) means for encrypting the HTML credit bureau response; and
- (h) means for transmitting the encrypted HTML credit bureau response to the client terminal over the Internet.

5

7. The system of claim 6, wherein the means for encrypting and the means for decrypting are provided by the CPU, the CPU supporting 128-bit secure socket layer (SSL) encryption capability.
8. The system of claim 7, wherein the child process includes:
 - (a) means for receiving the credit inquiry from the parent process, the credit inquiry being in the format acceptable to the credit bureau;
 - (b) means for sending the converted credit inquiry to the credit bureau over the dedicated line;
 - (c) means for receiving the credit bureau response over the dedicated line, the credit bureau response having been generated by the credit bureau in response to the credit inquiry and being in the format acceptable to the credit bureau; and
 - (d) means for passing the credit bureau response to the parent process.
9. The system of claim 1, wherein the CPU further includes means for isolating the client from the credit bureau such that the client cannot directly connect to the credit bureau.
10. A computer-based system for a client to provide a credit report about a client customer to a credit bureau, the system comprising:
 - (a) a client terminal having a web browser for entering and displaying the credit report in HTML format, the client terminal being operated by the client;

(b) a central processing unit (CPU) functioning as a web server, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU; and

(c) a communications link for connecting the client terminal to the CPU, thereby facilitating the transfer of the credit report from the client terminal to the CPU, the communications link comprising the Internet;

5 whereby the client is able to send credit information about a client customer electronically to the service provider, the service provider then forwarding the credit information to the credit bureau, providing the ability for the client to generate the credit report on-line for submission to the credit bureau, and

10 whereby the client is able to enter the credit report in the web browser of the client terminal in HTML format, rather than using the format required by the credit bureau, providing easier and better understood entry of the credit information.

15

11. The system of claim 10, wherein the client terminal includes:

(a) means for entering the credit report in HTML format;

(b) means for encrypting the credit report; and

20 (c) means for transmitting the encrypted credit report to the CPU over the Internet.

25

12. The system of claim 11, wherein the means for entering the credit report includes displaying electronic credit report forms in HTML format in the web browser of the client terminal, the forms being provided by the CPU.

13. The system of claim 11, wherein the means for encrypting and the means for decrypting are provided by the web browser, the web browser supporting 128-bit secure sockets layer (SSL) encryption capability.

14. The system of claim 10, wherein the CPU includes:

- (a) means for receiving the credit report in encrypted HTML format over the Internet from the client terminal;
- (b) means for decrypting the encrypted credit report;
- 5 (c) means for converting the decrypted credit report into a format acceptable by the credit bureau;
- (d) means for storing the credit report for approximately 30 days; and
- (e) means for downloading the stored credit report to a tape medium, the tape then being forwarded to the credit bureau.

10

15. The system of claim 14, wherein the means for decrypting is provided by the CPU, the CPU supporting 128-bit secure socket layer (SSL) encryption capability.

16. The system of claim 10, wherein the CPU further includes means for isolating the client from the credit bureau such that the client cannot directly connect to the credit bureau.

20. A method for transmitting a credit inquiry and a credit bureau response between a client and a credit bureau, comprising:

- (a) providing a client terminal having a web browser, the client terminal being operated by the client;
- (b) entering the credit inquiry in the web browser in HTML format;
- (c) providing a first communications link for connecting the client terminal to the CPU, the first communications link comprising the Internet;
- 25 (d) providing a service provider;
- (e) providing a central processing unit (CPU) functioning as a web server and being operated by the service provider, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU and controlling the formatting and transmitting of the credit inquiry and the credit bureau response between the client terminal and the credit bureau;

30

(f) transmitting the credit inquiry from the client terminal to the CPU across the Internet;

(g) receiving the credit inquiry by the CPU;

(h) converting the credit inquiry, by the CPU, from HTML format to a required credit bureau format;

(i) providing a second communications link, the second communications link comprising a dedicated line;

(j) transmitting the credit inquiry from the CPU to the credit bureau, the credit bureau receiving the credit inquiry and generating the credit bureau response in accordance with the credit inquiry, the credit bureau response being in the required credit bureau format;

(k) transmitting the credit bureau response to the CPU over the dedicated line;

(l) receiving the credit bureau response by the CPU;

(m) converting the credit bureau response, by the CPU, from the credit bureau format to HTML format;

(n) transmitting the credit bureau response in HTML format from the CPU to the client terminal;

(o) receiving the credit bureau response in the client terminal; and

(p) displaying the credit bureau response in the web browser of the client terminal in HTML format;

whereby the sending and receiving of credit information is entirely automatic, enabling the client to receive responses to credit inquiries in a quick and efficient manner, and

whereby the format of the credit bureau response is converted and displayed to the client in HTML format, providing credit information to the client in a format that is more easily read and understood than the format provided by the credit bureau.

18. The method of claim 17, wherein the step of entering the credit inquiry in the web browser comprises displaying electronic credit inquiry forms in HTML format in the web browser, the forms being provided by the CPU.

DRAFT DRAFT DRAFT DRAFT

19. The method of claim 17, further comprising the steps of:

- (a) encrypting the credit inquiry before transmitting the credit inquiry from the client terminal to the CPU;
- 5 (b) decrypting the credit inquiry by the CPU before converting the credit inquiry from HTML format to the required credit bureau format;
- (c) encrypting the credit bureau response before transmitting the credit bureau response from the CPU to the client terminal; and
- (d) decrypting the credit bureau response before displaying the credit bureau response in the web browser of the client terminal.

10

20. The method of claim 19, wherein the steps of encrypting and decrypting comprise providing the web browser of the client terminal and the CPU with 128-bit secure sockets layer (SSL) encryption capability.

15

21. The method of claim 19, further comprising dividing the CGI application program into a parent process and a child process.

22. The method of claim 21, wherein:

- (a) the steps of receiving the credit inquiry by the CPU, decrypting the credit inquiry by the CPU, converting the credit inquiry to the required credit bureau format, converting the credit bureau response to HTML format, encrypting the credit bureau response, and transmitting the credit bureau response to the client terminal are performed by the parent process; and
- 20 (b) the steps of transmitting the credit inquiry to the credit bureau and receiving the credit bureau response in the CPU are performed by the child process.

25

23. A method for providing a credit report from a client to a credit bureau, comprising:

- (a) providing a client terminal having a web browser, the client terminal being operated by the client;
- 5 (b) entering the credit report in the web browser in HTML format;
- (c) providing a first communications link for connecting the client terminal to the CPU, the first communications link comprising the Internet;
- (d) providing a service provider;
- 10 (e) providing a central processing unit (CPU) functioning as a web server and being operated by the service provider, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU and forwarding the credit report to the credit bureau;
- (f) transmitting the credit report from the client terminal to the CPU across the Internet;
- 15 (g) receiving the credit report by the CPU;
- (h) converting the credit report, by the CPU, from HTML format to a required credit bureau format;
- (i) storing the credit report for approximately 30 days in the CPU;
- 20 (j) downloading the stored credit report to a tape medium; and
- (k) forwarding the tape to the credit bureau;

whereby the client is able to send credit information about a client customer electronically to the service provider, the service provider then forwarding the credit information to the credit bureau, providing the ability for the client to generate an on-line credit report for submission to the credit bureau, and

25 whereby the client is able to enter the credit report in the web browser of the client terminal in HTML format, rather than using the format required by the credit bureau, providing easier and better understandable entry of the credit information.

24. The method of claim 23, wherein the step of entering the credit report in the web browser comprises displaying electronic credit report forms in HTML format in the web browser, the forms being provided by the CPU.

5 25. The method of claim 23, further comprising the steps of:

- (a) encrypting the credit report before transmitting the credit report from the client terminal to the CPU; and
- (b) decrypting the credit report before converting the credit report from HTML format to the required credit bureau format;

10

26. The method of claim 25, wherein the steps of encrypting and decrypting comprise providing the web browser of the client terminal and the CPU with 128-bit secure sockets layer (SSL) encryption capability.

15

ABSTRACT

A system and method for providing electronic inquiry, delivery, and reporting of personal credit information to and from credit bureaus, preferably via the Internet. In the preferred embodiment, the system includes a web site that, by using a web browser, allows clients to request credit information from, or provide credit reports to, credit bureaus by entering certain data on pre-built forms in HTML format. The data is encrypted using means for secure transmission, such as a web browser with 128-bit secure socket layer (SSL) technology, then sent to a common gateway interface (CGI) application located on a web server. The CGI application decrypts and reformats the data to a standard format specified by the credit bureau. The CGI application initiates a query. Using a dedicated connection circuit to the credit bureau's computer, the CGI application reformats the response from the credit bureau to an HTML format and encrypts the data using the means for secure transmission. The HTML formatted data is then sent back to the client's computer over the Internet and displayed in the client's web browser in an easily read format.

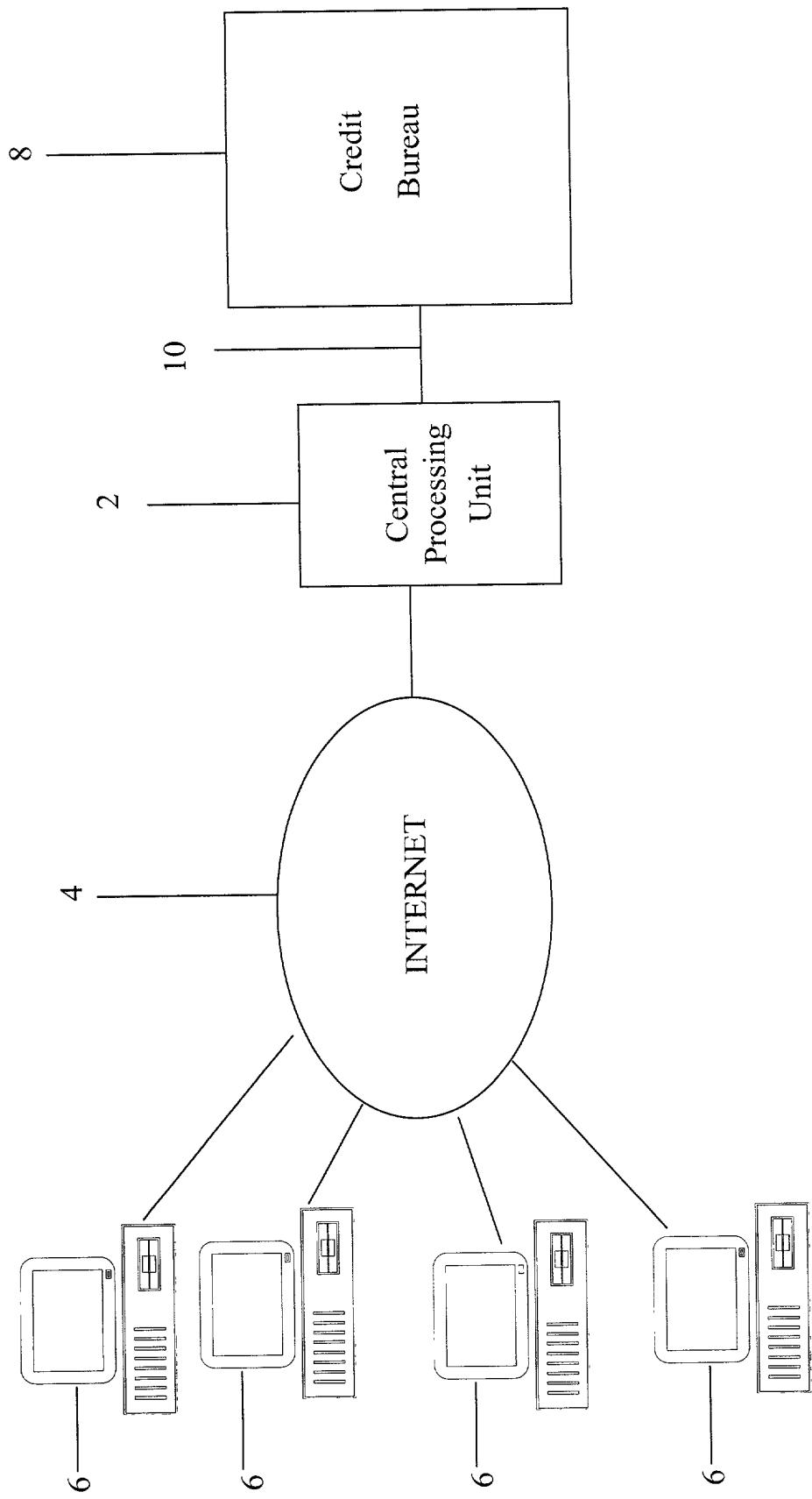


FIG. 1

Inquiry Procedural Flow

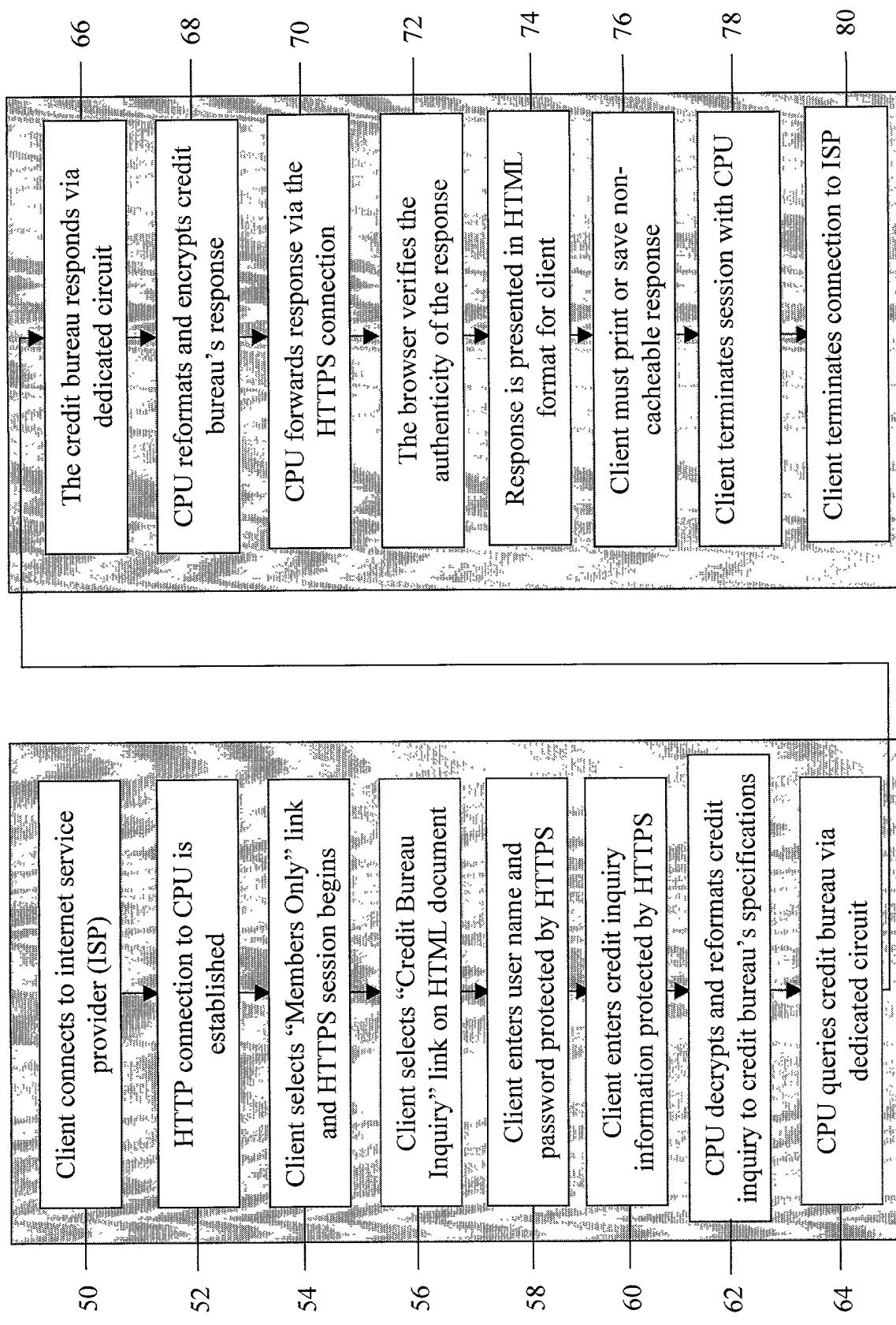


FIG. 2

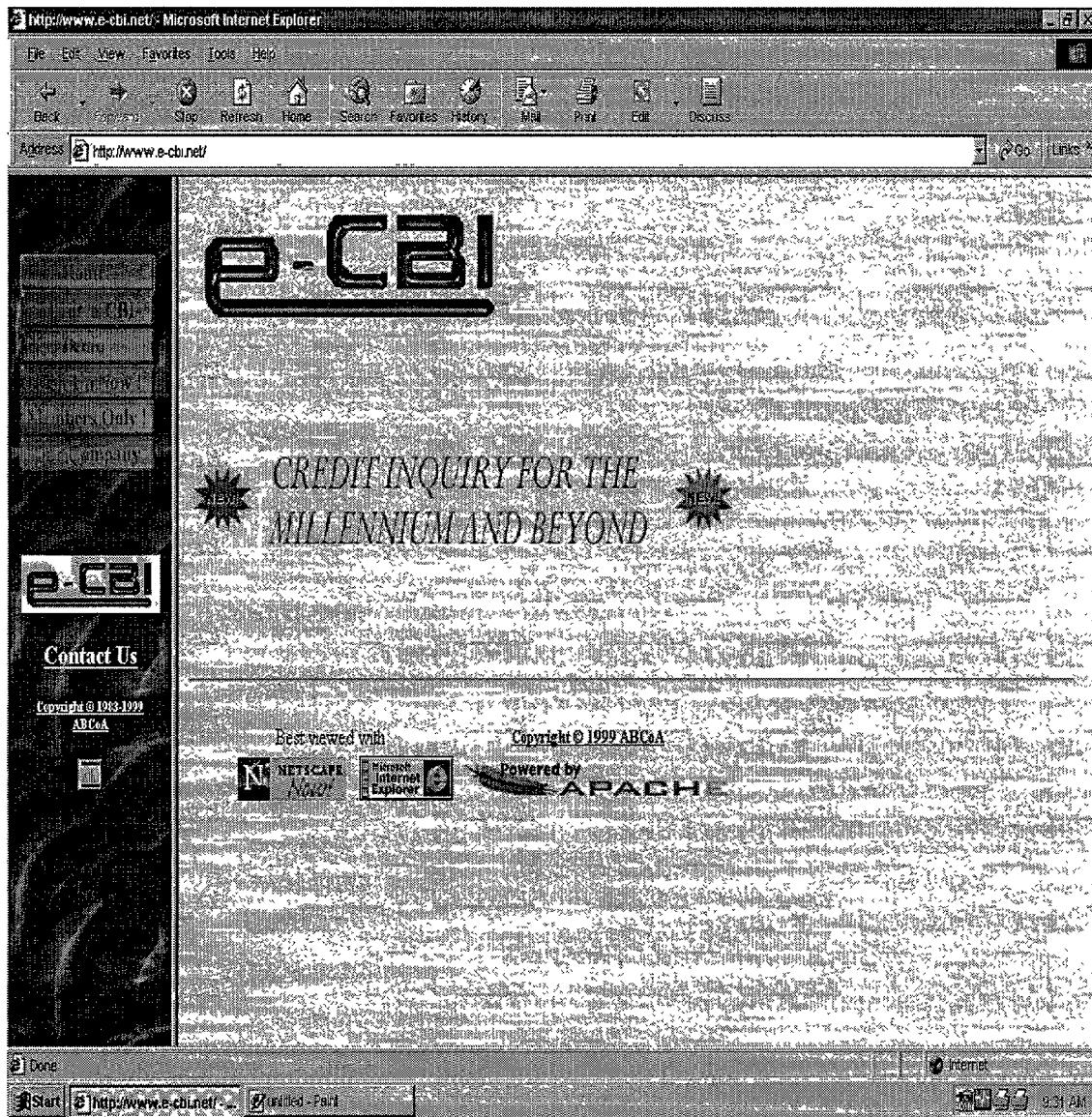


FIG. 3

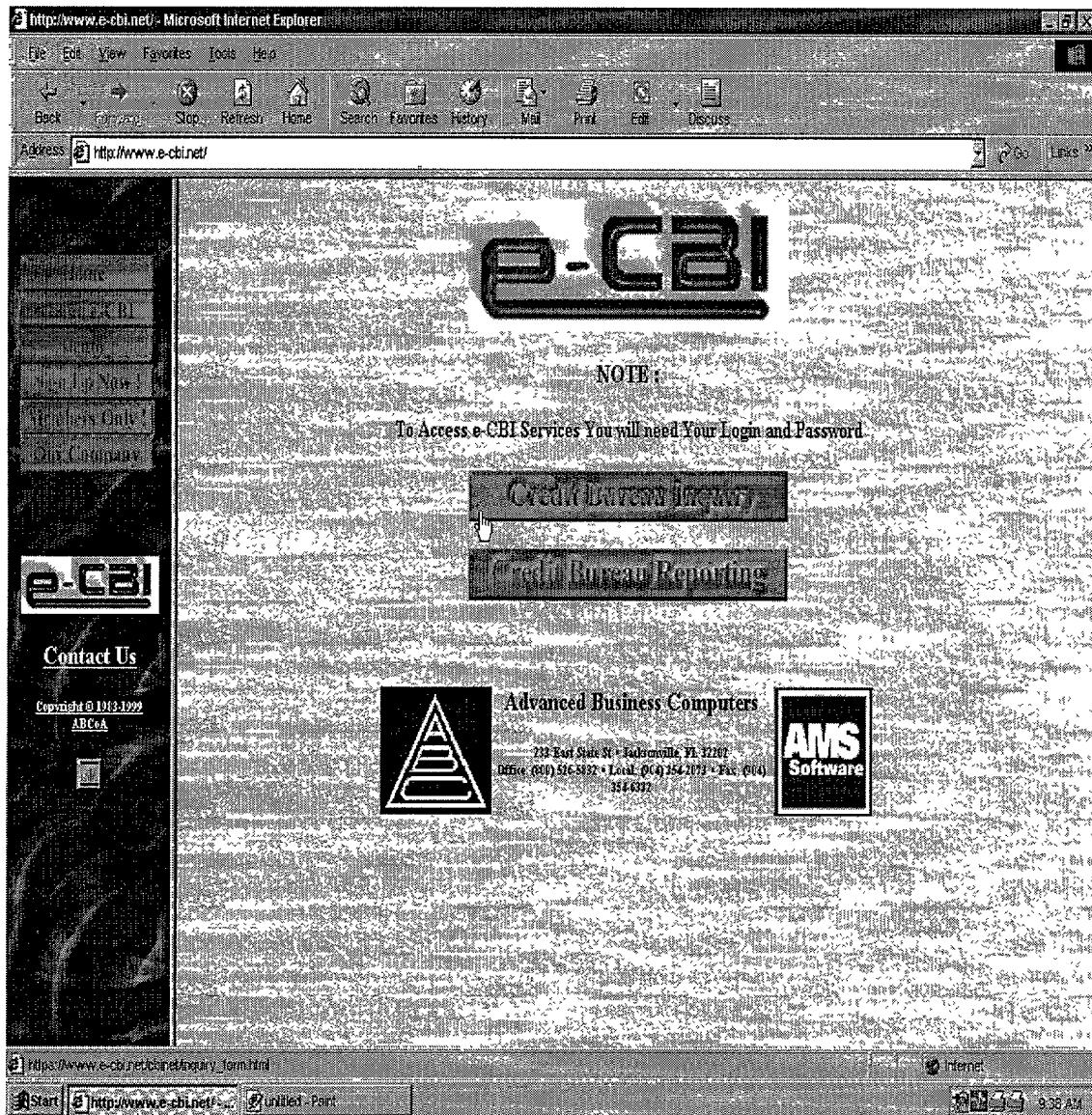


FIG. 4

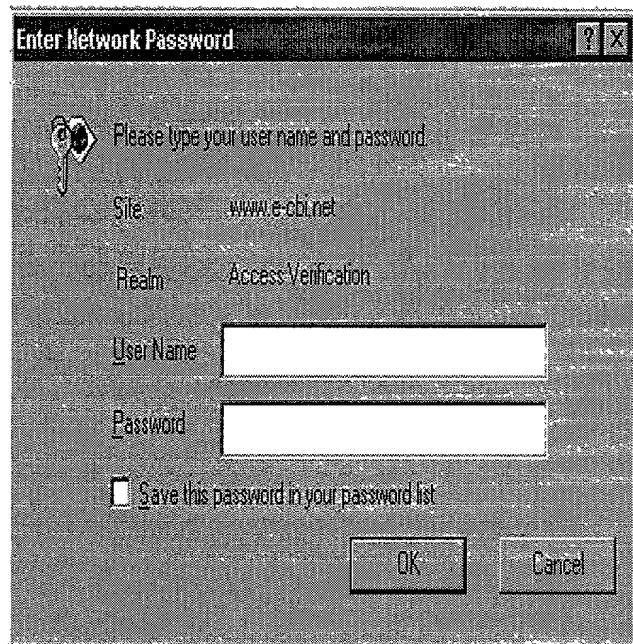


FIG. 5

□ 9942025 □ 1001696

http://www.e-cbi.net/- Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://www.e-cbi.net/ Go Links

e-CBI Welcome to ABC Credit Inquiry Server

First Name: Herman Middle Name: A Surname: Lee

House No: 1500 Street: Riverhill Dr

City: Atlanta State: Georgia Zip: 30328 Soc. Sec. No: 138597890

Spouse Name: SARAH Request Type: Std Beacon OLD All Info Source: Local Remote

Spouse SSN: 166447890

Watch the form fill out itself and then click on [SUBMIT] button

→

SUBMIT CLEAR

Done Internet 3:34 AM

Start http://www.e-cbi.net/ Purified - Part

FIG. 6

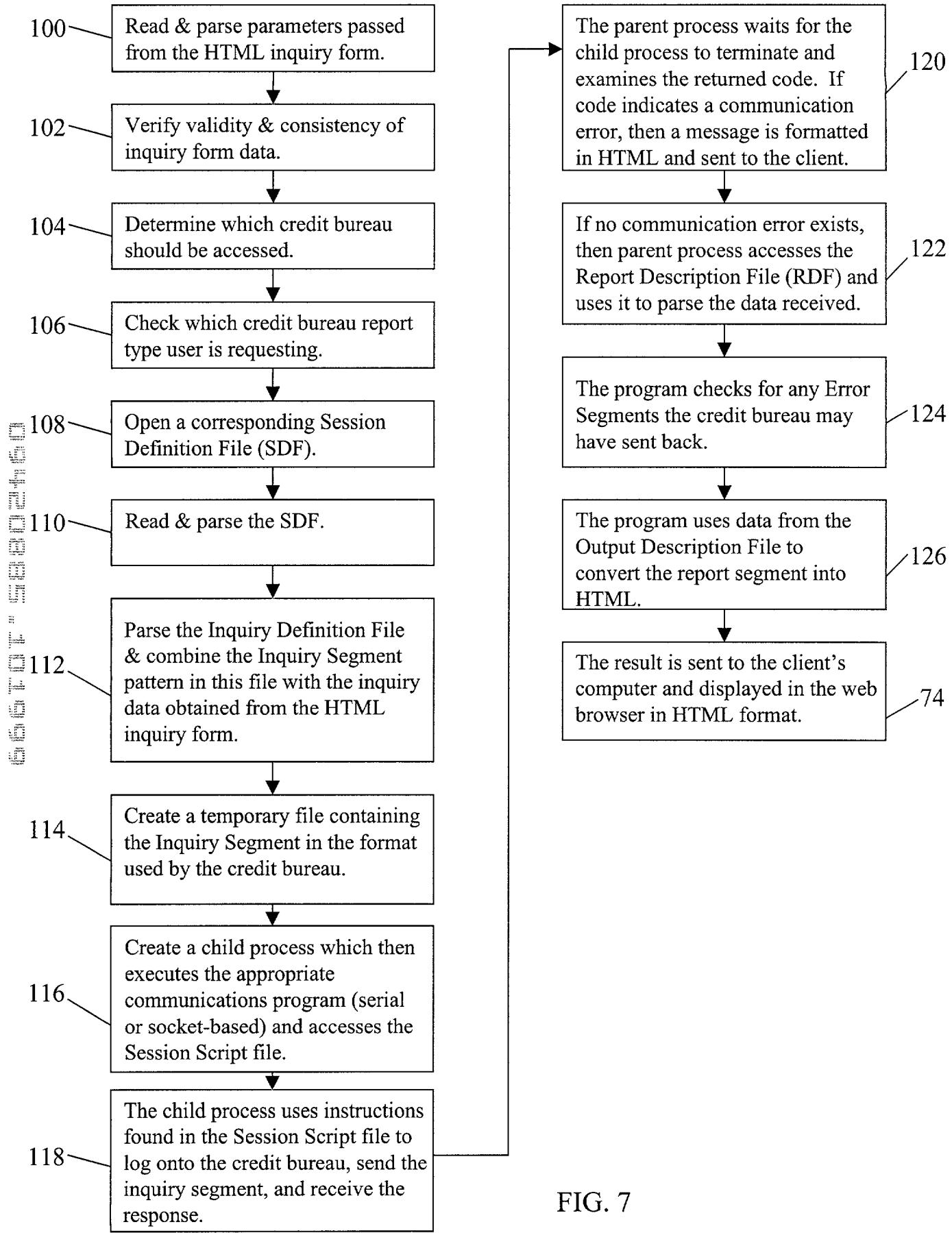


FIG. 7

http://www.e-cbi.net/ - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Full Discuss

Address: http://www.e-cbi.net/ Go Links

ABC / EQUIFAX
Consumer Credit Reporting Form

Please fill out all relevant fields and click the [SUBMIT] button.
The highlighted labels can be clicked to display help messages.

BASE SEGMENT

Customer Acct #

Customer Acct #

Acct Status

(05) Acct transferred to another office
 (10) Acct renewed or refinanced
 (11) Acct is in good standing
 (13) Paid or closed acct/zero balance

Update Indicator

(0) Not a replacement update
 (1) Replacement update

Cycle Identifier

Transaction Type

(1) Newly opened accounts, or new borrowers associated with existing accts
 (4) Updates to previously reported accts
 (7) Address, association code or name changes

Account Information

Product Type

(0) Open Account (30 or 90 days)
 (R) Revolving (open-end account)
 (I) Installment
 (C) Line of Credit

Interest Type

Not Available
 (V) Variable rate loan

Term

(M) Monthly

Done

Start http://www.e-cbi.net/... Unlisted Point

Internet

0:05 AM

FIG. 8

http://www.e-cbi.net/ - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address:

Date of last payment: Date Closed:

Credit Limit: Highest Credit:

Current Balance: Amount Past Due:

Scheduled Payment:

Special Comments: (Blank) Removes any previously reported Special Comments
 (B) Account payments managed by Credit Counseling Service
 (C) Paid by Co-maker
 (E) Primary borrower declared bankruptcy

Debtor Information

SSN:

Customer Name: Generation Code:
 None
 (J) Junior
 (S) Senior
 (R) II

Street Address: City: State:

Address extra line: Residence Code:
 (Blank) Not available
 (O) Owns
 (R) Rents

Zip Code: Associated Zip Code:

Address Indicator: (Y) Address known to be address of associated individual
 (N) Address is not a confirmed address
 (B) Address is business address, not consumer's residence

Association Code: (I) Undesignated (do not used on accounts opened after 6/77)
 (1) Individual (this individual has contractual responsibility for this account)
 (2) Joint Contractual Liability (both customer & joint borrower are contractually liable)

Internet

Start

FIG. 9

http://www.e-cbi.net - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Exit Discuss

Address: http://www.e-cbi.net/

Association Code: (1) Individual (this individual has contractual responsibility for this account)
 (2) Joint Contractual Liability (both customer & joint borrower are contractually liable)
 (4) Joint (shared accounts which cannot be more narrowly defined by above code (2))

AT SEGMENT
 Non-Spouse or Unknown Relationship/Different Address

Transaction Type: (1) Newly opened accounts, or new borrowers associated with existing accounts
 (4) Updates to previously reported accounts
 (7) Address, association code or name changes

SSN: []

Full Name: [] Generation Code: []
 None (J) Junior (S) Senior (C) II

Same Address: [] Street Address: []

City: [] State: []
 Zip Code: []

Address Indication: (Y) Address known to be address of associated individual
 (N) Address is not confirmed
 (B) Address is business address, not consumer's residence

Association Code: (2) Joint Contractual Liability (both customer & joint borrower are contractually liable)
 (3) Authorized User (another individual has contractual liability)
 (4) Joint (shared accounts which cannot be more narrowly defined by codes 2 and 3)
 (5) Co-Maker (subject is the co-maker, becomes liable if maker defaults, no a spouse)

Submit Base Only | Submit Base and A2 | Reset |

Start http://www.e-cbi.net/ Untitled - Paint 9:37 AM

FIG. 10

Reporting Procedural Flow

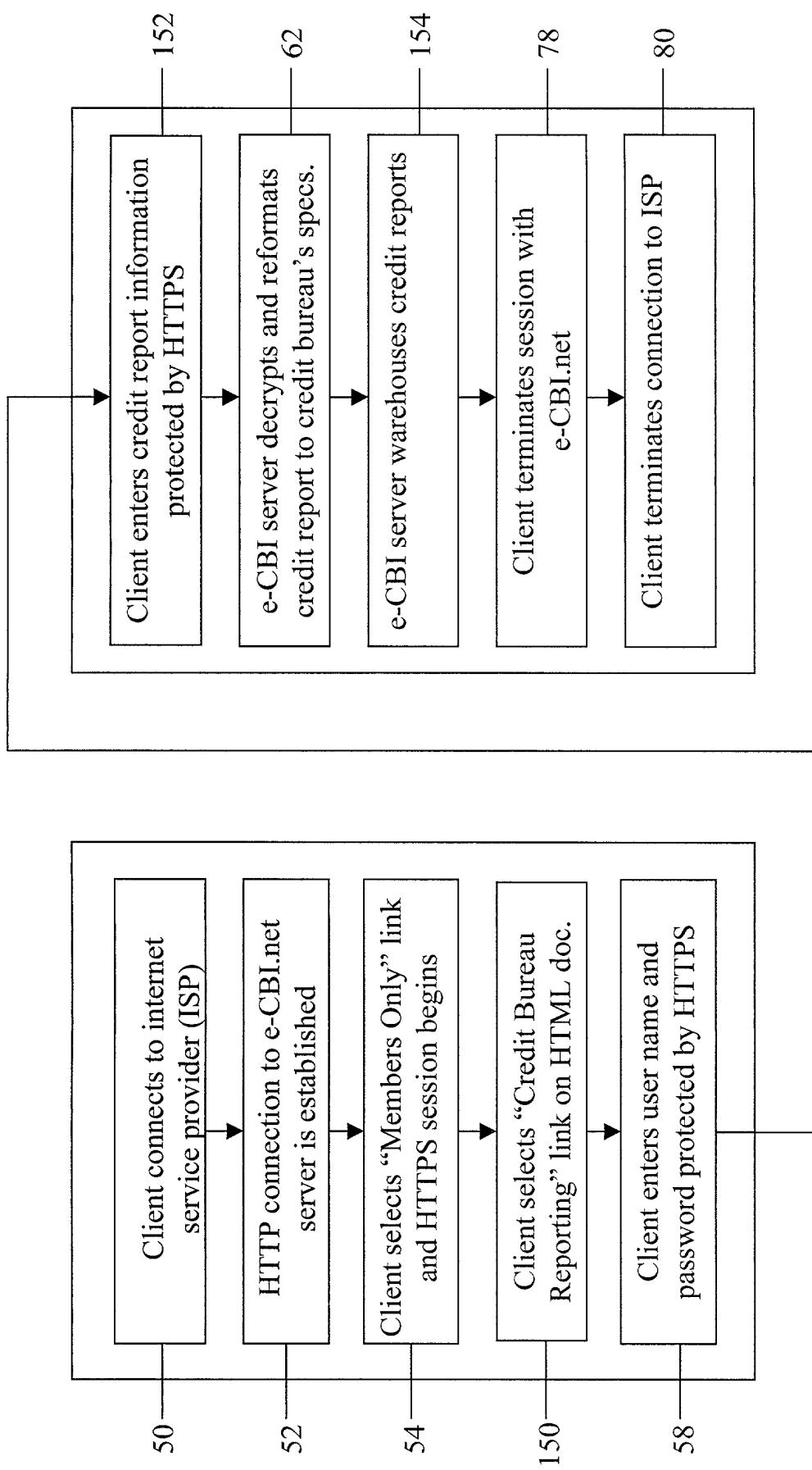


FIG. 11

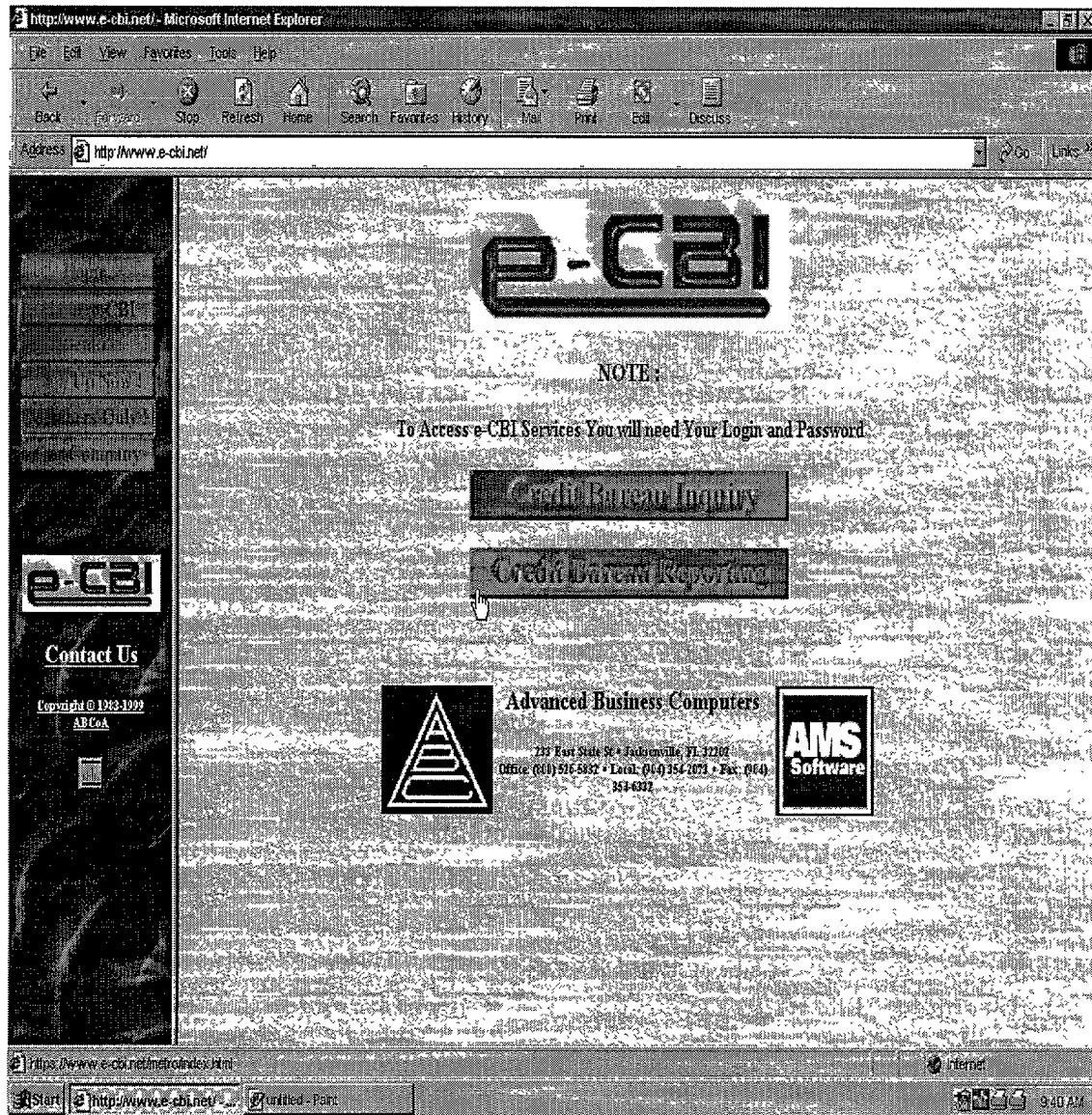


FIG. 12

Report on 138597890, retrieved from Equifax on Fri Oct 8 19:16:41 GMT 1999

Name: HERMAN, A, LEE	Since: 121598	FAD: 21999
SSN: 138597890		
DOB: 120161		
Former Name: HERMAN, LEE, A		
Curr. Addr: 1500 RIVERHILL DR, ATLANTA, GA 30328	Phone#:	Date Reported: 1298
Employer: ZACHARY CO		Source: TAPE

Summary & Safescan

Trad: 4	Leg: Bkrp: Coll: Forcl: No-resp: Tax Ln: Garn: For.Inq.: Inq.: 6
SafeScan:	

Trade Statistics:

Max High Crdt: 25.0K	Min High Crdt: 25.0K	Tot Curr Balance:	Tot Past Due:
First Date Opened: 980701	Last Date Reported: 990201	No of Accounts Past Due:	
30 days late:	60 days late:	90 days late:	
Manner of Prmt: 0s:3 1s:1 2s: 3s: 4s: 5s: 6s: 7s: 8s: 9s: other:			

Public Record & Miscellaneous:

Consumer Statement:

Foreign Inquiries:

Date	City & Narrative	State & Narrative

FIG. 13A

Inquiries:

Member Name	Member #	Date	Member Name	Member #	Date
JAX CTY FN	217FA00213	021999	JAX CTY FN	217FA00213	021099
JAX CTY FN	217FA00213	020999	ADS	999ZS00472	012999
PANTEX	611FC08345	121898	1ST BREMEN	667BB09727	121598

Trades:

Member Name	Member #	RPTD	OPND	H/C	Term	Balance	Past Due	Type	MP	I/J	Acct#	DLA	30	60	90	MR	Acct Stat
BOFA CARD	180BB19097	0299	0199	25.0K				Rev	0	Ind							Real estate mortgageAmmount in H/C column is credit limit
BOFA CARD	180BB19097	0299	0199	25.0K				Rev	0	Ind							Real estate mortgageAmmount in H/C column is credit limit
BOFA CARD	180BB19097	0199	0199	25.0K				Rev	0	Ind							Real estate mortgageAmmount in H/C column is credit limit
BOFA CARD	180BB19097	0199	0798	25.0K				Rev	1	Ind						6	Credit cardAmmount in H/C column is credit limit

Online Directory:

Member #	Company Name	Phone#	Member #	Company Name	Phone#
180BB19097	BOFA CARD	8002338181	217FA00213	JAX CTY FN	9043568491
611FC08345	PANTEX	8062735692	667BB09727	1ST BREMEN	6146813170

Beacon Scoring:

Score:	00743
Code1:	14
Code2:	9
Code3:	This is eight
Code4:	
Reject Code:	

Name:	HERMAN, SARAH,	Since:	80492	FAD:	21999
SSN:	166447890				
DOB:	070766				
Curr. Addr:	1500 RIVERHILL DR DR, ATLANTA, GA 30328	Phone#:		Date Reported:	1098
1st Former Addr:	123 MAIN , BURBANK, CA 91502	Phone#:		Date Reported:	0498
Employer:	FGFGFG			Source:	CRT
Former Employer:	MAGNUM			Source:	DAT

Summary & Safescan

Trad:	1	Leg:	Bkrp:	Coll:	Forcl:	No-resp:	Tax Ln:	Garn:	For.Inq.:	4	Inq.:	82
SafeScan:												

Trade Statistics:

Max High Crdt:	Min High Crdt:	Tot Curr Balance:	Tot Past Due:
First Date Opened: 930401	Last Date Reported: 951201	No of Accounts Past Due:	
30 days late:	60 days late:	90 days late:	
Manner of Pmnt: 0s: 1s: 1 2s: 3s: 4s: 5s: 6s: 7s: 8s: 9s: other:			

Public Record & Miscellaneous:

Consumer Statement:

FIG. 13B

Foreign Inquiries:

Date	City & Narrative	State & Narrative
042398	180ZB04756	INFO RESER
110398	401ZB02533	EMIS
121498	FK 644ZS04437	FST DTA CP
121698	FK 644ZS04437	FST DTA CP

Inquiries:

Member Name	Member #	Date	Member Name	Member #	Date
JAX CTY FN	217FA00213	021999	JAX CTY FN	217FA00213	021199
SEFCU	682FC00036	021199	1ST BREMEN	667BB09727	021099
JAX CTY FN	217FA00213	021099	SEFCU	682FC00036	021099
JAX CTY FN	217FA00213	020999	JAX CTY FN	217FA00213	020899
SEFCU	682FC00036	020399	SEFCU	682FC00036	011599
SEFCU	682FC00036	011499	SEFCU	682FC00036	011399
CLLCT AMRC	146YC10638	111298	STERLING	594JA10751	110298
PRIME	682FM10937	102698	CBTBKHAWAI	944ON00036	101698
PAC 1 NA	770BB04662	093098	MAGNUM	999XZ00123	092998
FIRST HAWN	770BB02849	092898	SO TEACHER	774FC00013	090498
MICRO/COIN	999DC00563	081098	MICRO/COIN	999DC00563	080798
STHELEN CU	133FC03132	080698	AM DIR CR	118FP02063	080598
CHOICEPT	502IG25272	071398	SPRINT	910UT04470	060898
US FED CU	613FC17789	060298	NORWEST	999ZS00365	052698
PACE CU	133FC03686	051898	PACE CU	133FC03686	051498
FIRST PLUS	682FM06156	050698	US FED CU	613FC17789	042798
US FED CU	613FC17789	042298	PACE CU	133FC03686	042098
US FED CU	613FC17789	041698	COL GAS	910UG00268	041498
COLUMBIA	910UG01613	040298	AUTO DT PR	999ZS00233	021298
SPRINT	910UT04751	020698	FIRST PLUS	682FM06156	020598
FNACC	401FA01342	010898	FNACC	401FA01342	010798
PELOMA CU	181FC00063	010698	FCF	456FP05762	112197
FAPCO CU	701FC06588	102997	TELWRKRSCU	178FC01637	100897
HOUSE BK	164BB03100	092997	TI FCU	178FC00266	091997
ST EMPL CU	401FC00037	082897	ST EMPL CU	401FC00037	082797
LEASE CONS	133FZ02849	081897	BOSCOV	496DC01010	080897
PNC BANK	458BB04312	072597	HOUSE BK	164FF01069	071597
COMPLT SRC	243FP03698	071097	INFORMATIV	180ZB02784	062397
INFORMATIV	180ZB02784	062097	COMPLT SRC	243FP03698	061897
COMPLT SRC	243FP03698	061797	COMPLT SRC	243FP03698	061297
1STAMIND	772BB25758	060597	HOUSE BK	164BB03100	060497
HOUSE BK	164BB03100	060397	SPRINT	910UT04751	060397
NMAC	682FA04543	060297	NMAC	682FA04543	052997
ADS	999FF00136	052197	NORWEST	613BB16888	052097
PROV INDIR	636BB31305	042197	PROV INDIR	636BB31305	041897
1STAMIND	772BB25758	041697	PROV INDIR	636BB31305	041697
USECU	181FC01780	041297	KEYBANKUSA	645BB10043	040997
USECU	181FC01780	040497	ENTERGY	910UE03389	040297
EMS-ATL	401ZB02525	040297	USWNVG	910UT07499	031797
AFSCI	682FP19123	031397	AFSCI	682FP19123	031297
ISB CELLUL	728UT00155	030697	1STAM NA	772BB15288	022697

FIG. 13C

Trades:

Member Name	Member #	RPTD	OPND	H/C	Term	Balance	Past Due	Type	MP	I/J	Acct#	DLA	30	60	90	MR	Acct Stat
NORDSTROM	701DC00529	1295	0493					Rev 1		Shr	0894		15				

Online Directory:

Member #	Company Name	Phone#	Member #	Company Name	Phone#
701DC00529	NORDSTROM	MAIL ONLY	217FA00213	JAX CTY FN	9043568491
682FC00036	SEFCU	2145655300	667BB09727	1ST BREMEN	6146813170
594JA10751	STERLING	MAIL ONLY	682FM10937	PRIME	7026842126
944ON00036	CBTBKHAWAI	8002821205	770BB04662	PAC 1 NA	5032486646
770BB02849	FIRST HAWN	8088443250	774FC00013	SO TEACHER	2257758597
133FC03132	STHELEN CU	5033972376	118FP02063	AM DIR CR	2083439692
910UT04470	SPRINT	MAIL ONLY	613FC17789	US FED CU	6128542113
133FC03686	PACE CU	5032349851	682FM06156	FIRST PLUS	2145996400
910UG01613	COLUMBIA	MAIL ONLY	401FA01342	FNACC	7707924600
181FC00063	PT LOMA CU	6194953400	456FP05762	FCF	2529391665
701FC06588	TAPCO CU	2535659895	178FC01637	TELWRKRSCU	6174396500
164BB03100	HOUSE BK	4087541400	178FC00266	TI FCU	5082228391
401FC00037	ST EMPL CU	4046563748	133FZ02849	LEASE CONS	2092215811
496DC01010	BOSCOV	6109297353	458BB04312	PNC BANK	4127621184
164FF01069	HOUSE BK	4087541400	243FP03698	COMPLT SRC	7037098100
772BB25758	1STAMIND	6157817999	682FA04543	NMAC	8007776116
636BB31305	PROV INDIR	5135792000	181FC01780	USECU	6195948515
645BB10043	KEYBANKUSA	6173480010	910UE03389	ENTERGY	MAIL ONLY
910UT07499	USWNVG	2064496198	682FP19123	AFSCI	MAIL ONLY
728UT00155	ISB CELLUL	MAIL ONLY	772BB15288	1STAM NA	6150000000

Beacon Scoring:

100

Score:
Code1:
Code2:
Code3:
Code4:

Reject Code: Beacon not available, no recently reported account information

End of Report

Click [here](#) to return to the Inquiry Form

FIG. 13D

DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION		Attorney Docket No.:	ABC0105.011
		First Named Inventor:	Shad Hedy
COMPLETE IF KNOWN			
		Application No.:	
		Filing Date:	Oct. 19, 1999
		Group Art Unit	
		Examiner Name:	

Declaration OR Declaration
Submitted Submitted
with Initial after Initial
Filing Filing

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**SYSTEM AND METHOD FOR REAL-TIME ELECTRONIC INQUIRY, DELIVERY, AND
REPORTING OF CREDIT INFORMATION**

(Title of the Invention)

the specification of which

 is attached hereto
OR was filed on
(MM/DD/YYYY)

Application Number:

	as United States Application Number or PCT International	
	and was amended on (MM/DD/YYYY) (if applicable)	

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title Code 37 of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365 (a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?		
				Yes	-	No
			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

Additional foreign application numbers are listed on a supplemental priority sheet attached hereto:

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

Application Number (s)	Filing Date (MM/DD/YYYY)	
		<input type="checkbox"/> Additional provisional application numbers are listed on a supplemental priority sheet attached hereto.

DECLARATION

I hereby claim the benefit under Title 35, United States Code § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of the Federal Regulations § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Number	Parent Filing Date (MM/DD/YYYY)	Parent Patent Number (if applicable)

Additional U.S. or PCT international application numbers are listed on a supplemental priority sheet attached hereto.

As a named inventor, I hereby appoint the following registered practitioner(s) to prosecute this application and to transact all business in the Patent and trademark Office connected therewith:

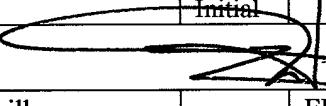
Name	Registration Number	Name	Registration Number
Mark J. Young Christine Joan Gilsdorf	39,436 43,635		

Additional registered practitioner(s) named on a supplemental sheet attached hereto.:

Direct all correspondence to:

Name	Christine Joan Gilsdorf				
Address	Draughon Professional Association				
Address	200 West Forsyth Street, Suite 1730				
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Country	USA	Telephone	(904) 358-3777	Fax	(904) 353-6927

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Name of Sole or First Inventor:		<input type="checkbox"/> A petition has been filed for this unsigned inventor				
Given Name	Shad	Middle Initial	Family Name	Hedy	Suffix e.g. Jr.	
Inventor's Signature						Date
Residence: City	Jacksonville	State	FL	Country	USA	Citizenship
Post Office Address	2335 Covington Creek Circle West					
Post Office Address						
City	Jacksonville	State	FL	Zip	32224	Country
<input type="checkbox"/> Additional inventor's are being named on supplemental sheet(s) attached hereto.						